

**DELTA VISION
SUMMARY OF BENEFITS
FOR COVERED EMPLOYEES OF:**

Aspirus, Inc.

(See Vision Benefits Handbook for definitions of capitalized terms.)

GROUP NUMBER: 45527

EFFECTIVE DATE OF PROGRAM: January 1, 2023

OPEN ENROLLMENT

Changes in enrollment status will be considered during an Open Enrollment Period 30 days prior to the Contract renewal date, with changes becoming effective on the renewal date.

WAITING PERIOD

Employees and their Dependents who apply for coverage after their initial eligibility period or without a qualifying event (loss of spousal benefits, marriage, divorce, birth or adoption, or the loss of employee coverage through another insurer) will:

Wait until the next Open Enrollment Period.

TERMS OF ELIGIBILITY

Eligibility begins:

For eligible new employees, eligibility begins the first day of the month following the waiting period.

For eligible rehired employees, eligibility begins the first of the month following rehire date.

For eligible new employees, the waiting period is 30 days.

For employees enrolling their dependents:

Dependent children are eligible through the end of the month in which they attain age 26, regardless of student status, or if age 26 and beyond, to the date they lose eligibility due to the Dependent's inability to meet all of the requirements in the Handbook.

Part-time employees are covered; minimum hours worked must average at least 24 per week.

SCHEDULE OF BENEFITS, LIMITATIONS AND COVERAGE PERCENTAGE

This Plan provides the following Benefits subject to the Allowance or Copayment amount listed for each Benefit. The Allowances and Copayments may vary based upon the network membership of the vision provider at the time the services were rendered.

Contracted Provider Network: Insight

To be entitled to benefits, a network provider must be utilized. Please see the vision provider search on either the Delta Dental of Wisconsin or Vision Provider's website.

SPECIAL CONDITIONS

Walmart is an In-Network Vision Provider for this Plan.

Network Benefit = Contracted Vision Provider

Non-Network Reimbursement = Noncontracted Vision Provider

DeltaVision

	Network Benefit	Non-Network Reimbursement
Frames -- Any available frame at provider location.	\$150 allowance, then 20% off balance	\$55
Standard plastic lenses		
Single vision	Member pays \$0	\$25
Bifocal	Member pays \$0	\$35
Trifocal	Member pays \$0	\$45
Lenticular	Member pays \$0	\$80
Lens options		
UV coating	Member pays \$15	None
Tint (solid & gradient)	Member pays \$15	None
Standard scratch resistance	Member pays \$15	None
Standard polycarbonate	Member pays \$40	None
Photochromatic/Transitions Plastic	Member pays \$75	None
Standard progressive	Member pays \$65	\$35
Premium progressive		
Tier 1	Member pays \$85	\$35
Tier 2	Member pays \$95	\$35
Tier 3	Member pays \$110	\$35
Tier 4	Member pays \$65, 80% of charge, less \$120 allowance	\$35
Standard anti-reflective coating	Member pays \$45	None
Premium anti-reflective coating		
Tier 1	Member pays \$57	None
Tier 2	Member pays \$68	None
Tier 3	80% of charge	None
Other add-ons and services	20% off retail price	None
Contact lenses – In lieu of Spectacles		
<i>Contact lens allowance covers materials only</i>		
Conventional	\$150 allowance, then 15% off balance	\$105
Disposable	\$150 allowance	\$105
Medically necessary	Paid in full	\$150
Laser vision correction – Lasik or PRK	15% off retail price or 5% off promotional price	None
Frequency		
Lenses or Contact Lenses:	Every Calendar year	
Frames:	Every Calendar year	
Additional in-network discounts		
<ul style="list-style-type: none"> • 20% discount on items not covered by the Plan at network providers, which may not be combined with any other discounts or promotional offers, and the discount does not apply to Contracted Provider’s professional services, or contact lenses. Retail prices may vary by location. • Members also receive a 40% discount on complete eyeglass purchases and a 15% discount on conventional contact lenses once the funded benefit has been used. • Not all network providers offer Laser Vision correction services. Please contact your provider for availability of these services. 		

POLICY AMENDMENT - 45527 00000 – 10212022

This Policy Amendment is attached to and forms a part of the Handbook and Summary of Benefits to provide vision care benefits between Aspirus, Inc. (*excluding Aspirus Langlade*) and Wyssta Insurance Company, Inc.

This amendment modifies the group vision benefits afforded by your Handbook and Summary of Benefits attached thereto, issued by Wyssta Insurance Company, Inc., and must be read in conjunction therewith. All terms and conditions of your Handbook and Summary of Benefits attached thereto remain in effect, except as modified by this amendment. Please read this amendment carefully.

This amendment does not apply to coverage under Continued Coverage (COBRA) of your Handbook.

It is understood and agreed that effective January 1, 2023, the Handbook and Summary of Benefits will be amended as set forth below:

1. Where the terms “Dependent” and “Covered Dependent” appear in the Handbook and Summary of Benefits those terms will also include a “Domestic Partner,” as defined in this amendment, and a Domestic Partner’s children if otherwise eligible under the Eligibility section of your Handbook and under the Terms of Eligibility in the Summary of Benefits.
2. Where the terms “spouse,” “covered spouse,” or “parent” appear in the Handbook and Summary of Benefits, the term “Domestic Partner,” as defined herein, is also included.
3. Where the terms “divorce” or “legal separation” appear in the Handbook and Summary of Benefits, the words “failure to meet the requirements of a Domestic Partnership,” as defined herein, are also included.

Definitions

The Definitions section of the Handbook is hereby amended to add the following definition:

“Domestic Partner” means two people who:

- a) are of the same gender or opposite gender;
- b) are at least 18 years of age and competent to enter into contracts;
- c) have a mutually exclusive relationship that is similar to marriage and intend to stay in that relationship permanently;
- d) have not entered into their relationship for the primary purpose of obtaining health insurance;
- e) have lived together at the same permanent residence for 12 months and intend to continue residing at the same principal residence.
- f) are not blood relatives to a degree that would prohibit their marriage in the state of their primary residence;

- g) neither partner is married or legally separated, and if either partner has been a party to an action or proceeding for divorce or annulment, 6 months have elapsed since the judgment terminating the marriage;
- h) neither partner is currently registered as a domestic partner with a different domestic partner, and if either partner has been registered or been a domestic partner in a domestic partnership, 6 months have elapsed since the effective date of termination of that registration or domestic partnership.
- i) must be jointly responsible for each other's common welfare and financial obligations as demonstrated by proof of at least two (2) of the following:
 - (i) common ownership of mortgage or a common leasehold interest in real property;
 - (ii) joint ownership of a motor vehicle, bank account, or credit account;
 - (iii) beneficiary designations with either listed as the beneficiary for life insurance benefits on the other person's life, the beneficiary of the other person's retirement benefits, or as a testamentary beneficiary in the other person's Last Will and Testament;
 - (iv) a power of attorney, or a healthcare directive appointing either as the other person's attorney-in-fact or similar representative;

The Eligibility section of the Handbook is amended to add the following:

Domestic Partner. Plan Sponsor is responsible for making the determination as to whether a person qualifies for coverage as a Domestic Partner under this amendment and will advise Wyssta Insurance when it has made such a determination for an Eligible Employee.

**THIS AMENDMENT IS PART OF THE HANDBOOK AND SUMMARY OF BENEFITS REFERENCED HEREIN
AND SHOULD BE KEPT WITH THOSE DOCUMENTS.**