

make the
idealChoiceSM

for 2011

Choose Davis Vision

DAVISVISION[®]

SEE LIFE

see life

The Vision Impact

- 81% of the population wear eyeglasses or contact lenses.
- Nearly 90% of people who use a computer at least three hours a day have vision problems associated with computer eyestrain.
- Businesses lose \$8 billion annually due to vision-related problems^{/1} yet only 17% of employers have vision plans^{/2}
 - A vision benefit could reduce your company's overall health care expenditures and increase employee productivity.
- Employers gain as much as \$7 for every \$1 they spend on vision coverage.
- The national average retail cost for a pair of eyeglasses is \$293.22.
- The average retail cost of an eye examination: \$75 - \$125.
- Average total expense *without* vision coverage can be upwards of \$400!
- 80% of learning takes place visually under the age of 12.
 - One out of four school age children have a vision problem.

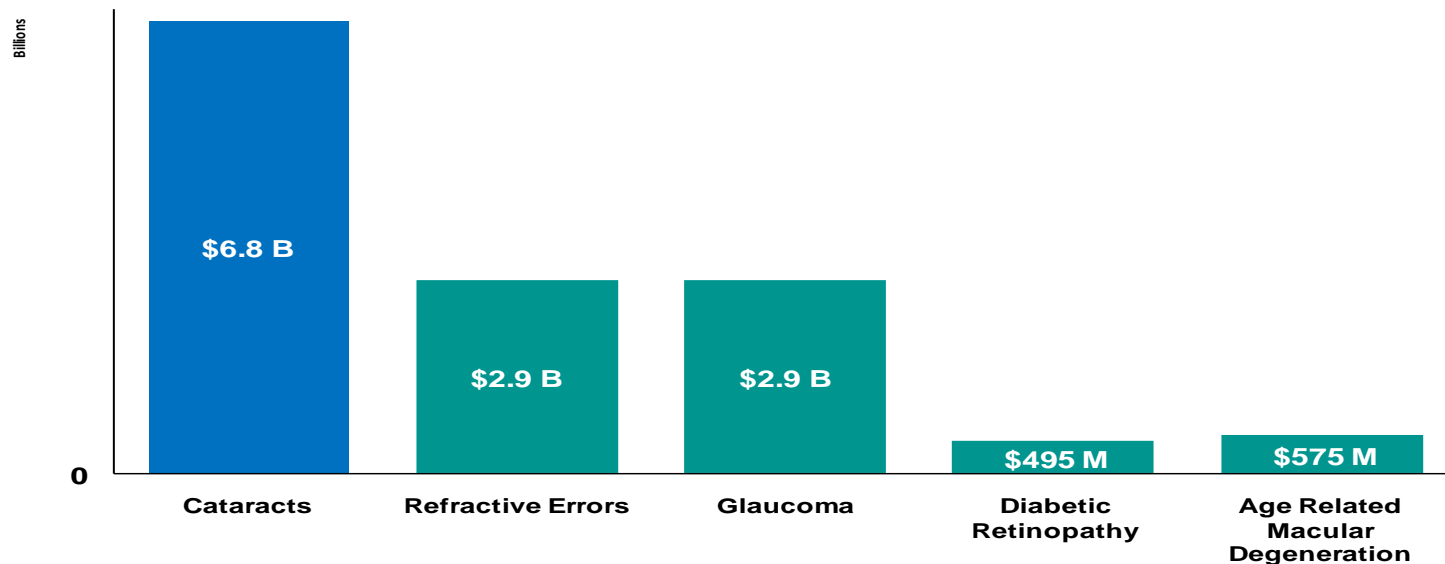
^{1/} "Communicating the Value of Vision Benefits to Employers" – 2009 Transitions Academy Broker Panel

^{2/} "Economic Impact of Vision Problems" – Prevent Blindness 2007

Additional Sources: The Vision Council & Jobson, 2009; Atlanta Journal-Constitution, 2009; Prevent Blindness America, 2007; Vision Council of America, 2007; Vision Monday, 8-12-09

Cost without Vision Benefits

Americans spend \$16.2 billion in medical costs related to visual disorders. Of that:



75% of all blindness is preventable^{/1}

^{/1} World Health Organization: "Prevention of Avoidable Blindness and Visual Impairment," April 24, 2006
Additional Sources: The Vision Council: "Vision in Business," 2007

HVHC and Davis Vision Integration

The Benefit to Our Clients

Affiliation	Benefit Advantage	Member/Client Benefit
VIVA®	Provides frame selection for the 200+ Davis Vision Collection	<ul style="list-style-type: none"> • High quality frames at no or low cost • When member chooses a Collection frame it is covered in full or at minimal out-of-pocket cost
Eye Care Centers of America® (ECCA)	Nationally recognized retail chains with hundreds of quality frames and lens selections	<ul style="list-style-type: none"> • Access to hundreds of retail locations in our nationwide provider network
Wholly-Owned Laboratory System	Allows for quality control and cost containment with volume purchasing	<ul style="list-style-type: none"> • Lower costs for members and fixed pricing on lens options
Davis Vision	Unsurpassed administrative and operational capabilities to customize benefits	<ul style="list-style-type: none"> • Seamless delivery of benefits • Award winning customer service that expedites member inquiries

The Evolution of Davis Vision

A National Vision Plan

- Davis Vision was founded in 1964.
- In 1996, Davis Vision became a wholly-owned subsidiary of HVHC Inc., A HIGHMARK COMPANY.
- Today, we have over 55 million members in 50 states and the District of Columbia, with nearly 17 million fully funded lives.
- We serve thousands of clients large and small, including top Fortune 500 companies.
- Our nationwide provider network with over 32,000 points of access includes private practice doctors and retail locations.

The Davis Vision Model:

Differentiation to lead the market

- **Benefit plans with total flexibility to meet Client needs:**
 - **idealChoice** is our new premier access plan including our richest benefits.
 - Plans are designed to provide **no out-of-pocket expense** for employees.
 - Members access a larger network of independent providers and retailers.
 - Our implementation approach allows for customized benefit administration.
- **Our continued growth is based on our product differentiation and customer satisfaction:**
 - We offer the industry's only **free one-year eyewear breakage warranty**.
 - Our industry leading Eye Health ConnectionSM program offers enhanced services and benefits for members with diabetes, macular degeneration, cataracts and glaucoma.
 - Clients are satisfied: Our renewal rate is among the highest in the industry.

The Accessible Network

- **100%** of Davis Vision providers are accepting new patients.
- **99%** of our retail locations are open evenings and weekends.
- **99%** of our independent providers are open on Saturdays.
- Many of our retail locations have the ability to provide glasses within an hour or same day.

Davis Vision's network is comprised of ophthalmologists and optometrists with many national and regional retail stores. Typically included in the program:

HVHC Retail

(Proprietary Vision Care Centers)

- Binyon's Eye World
- Cambridge Eye Doctors
- Davis Vision
- Dr. Bizer's Vision World
- Dr. Bizer's Value Vision
- Doctor's Value Vision
- Doctor's Visionworks
- Douglas' Vision World
- Empire Vision Centers
- Eye DRx
- EyeMasters
- Hour Eyes
- Stein Optical
- Total Vision Care
- Visionworks

Allegany Optical

- Allegany Optical
- National Optometry

Bard Optical

Co/op Optical

Cohen's Fashion Optical

Crown Optical

Dr. Tavel Optical Group

- Dr. Tavel Family Eyecare
- Dr. Tavel One-Hour Optical

Eyecare Center

Eye Care Associates of NC

Eye Express

For Eyes

Halpern Eye Associates

Hour Glass Optical

Midwest Eye Consultants

Nationwide Vision

- Eyeglass World
- National Vision Centers
- National Vision Centers in Walmart
- The Eyeglass Shoppe
- The Optical Shoppe (Fred Meyers)
- National Vision Optical

OptimEyes

Optiview

Ossip Optometry

Rosin Eye Care

United Optical

Sam's Club

Shopko Stores

- Shopko Eyecare Centers
- Shopko Express Eyecare Centers

Schaeffer Eye Center

Sterling Optical

SVS Retailers

Thoma & Sutton EyeCare

Union Eye Care

United Optical

Vision Makers

Vision Values

Walmart Vision Centers

Whylie Eye Care Centers

Wisconsin Vision

- Wisconsin Vision
- Heartland Vision

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see life

idealChoiceSM

- **IdealChoice offers the largest network to members...**
 - Premier access to the most independent providers in our network.
 - Access to hundreds of national retail locations including Walmart and Sam's Clubs.
- **idealChoice offers the highest frame and contact lens allowances...**
 - 20% higher than standard plans and among the highest in the industry.
- **idealChoice provides more lens options...**
 - Plans offer digital and private label progressives and more lens options within the plan design, whereas standard vision plans offer basic lens options.
- **idealChoice offers the leading brands of contact lenses...**
 - Our new Contact Lens Collection includes the most popular brand names available in the market today at no charge to the member.

Implementation Made Easy

- Our plans provide ease of administration and implementation.
- 100% of our clients are implemented on time!
- 7 Key Implementation Elements:
 - Planning and systems interface
 - Eligibility and enrollment
 - Member communication and education
 - Provider network
 - Utilization review
 - Accounting
 - Services and training

For more information regarding idealChoice
contact us at idealchoice@davisvision.com.

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