



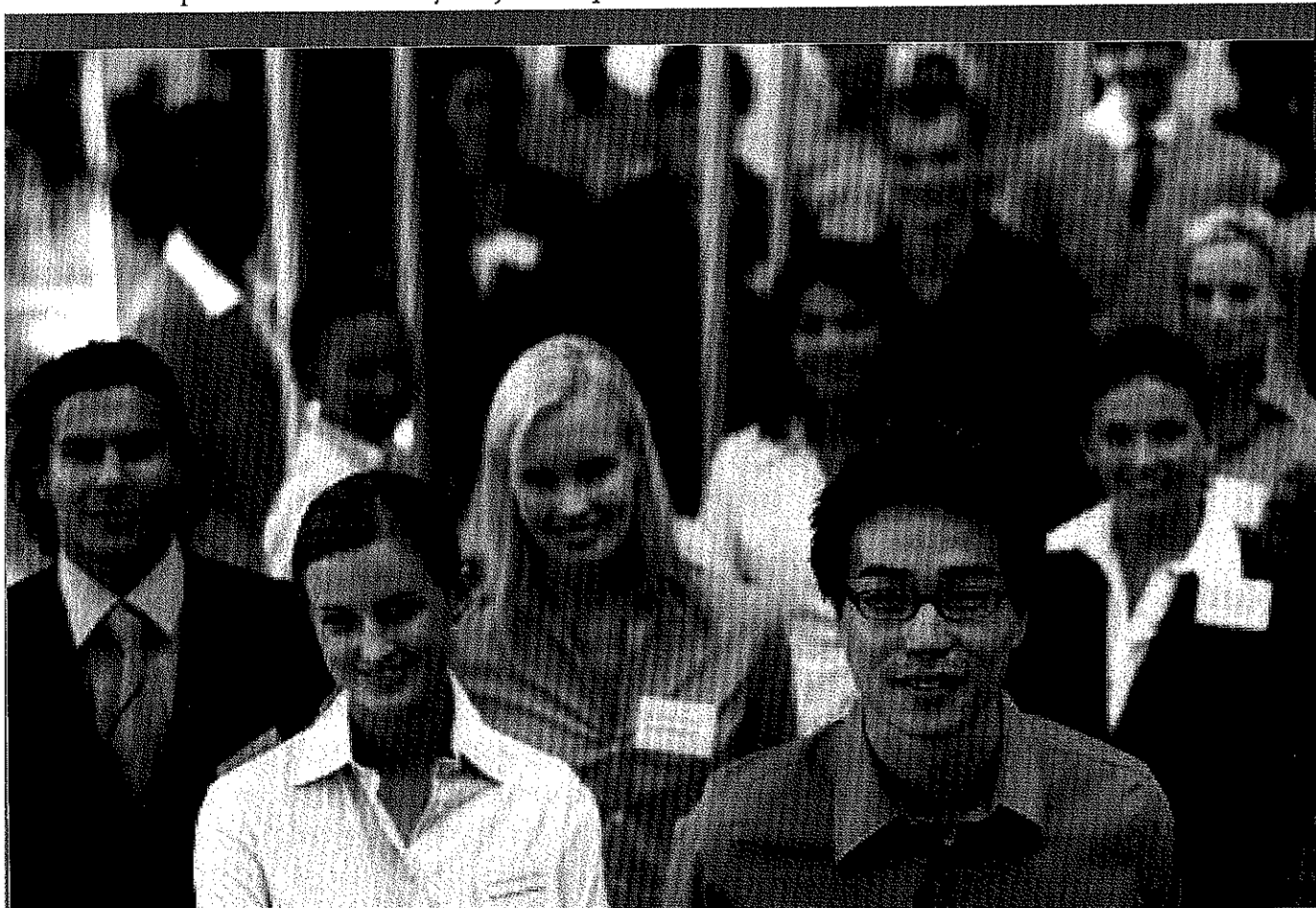
GUARDIAN®

Moore College of Art & Design

Benefits Plan

Here is your new coverage. Make sure you return the completed form, if applicable, to your plan administrator.

If you miss the deadline, the coverage may be delayed or you may not be eligible for enrollment this year and proof of insurability *may* be required.



HIGHLIGHTS:

- Protect your family's future, with life coverage
- Disability coverage provides a regular check if you have an accident or illness
- Comprehensive dental care for all your needs

Questions? Concerns?

Helpline (888) 600-1600
Call weekdays, 8:00AM to 8:30PM, EST

Learn more about Guardian at
www.guardianlife.com.

Don't miss out on a Vision Access Plan*

A person who is enrolled in dental coverage can receive discounts on vision care services or supplies from a vision provider that is under contract with Davis Vision's (Davis) network. The eligible person must pay the entire discounted fee directly to the Davis Vision network provider. Discounts are not available from providers who are not members of the Davis Vision network.

DISCOUNTS**

The discounts provided by this program are as follows:

Service	Member Pays	Average Discount
Comprehensive eye exam		15% off usual charge
Frames		
Priced up to \$70 retail	\$40	40%
Priced above \$70 retail	\$40 plus 10% off amount over \$70	28%
Lenses (uncoated plastic)		
Single vision	\$35	30%
Bifocal	\$55	27%
Trifocal	\$65	28%
Lenticular	\$110	31%
Lens Options (add to lens prices above)		
Standard progressive	\$75	50%
Premium progressive	\$125	35%-60%
Polarized lenses	\$75	20%
High index lenses	\$55	40%
Glass lenses	\$18	40%
Polycarbonate lenses	\$30	50%
Scratch resistant coating	\$20	50%-75%
Standard anti-reflective coating	\$45	20%
Ultraviolet coating	\$15	25%
Blended Invisible Bifocals	\$20	60%
Intermediate Vision Lenses	\$30	80%
Solid tint	\$10	30%
Gradient tint	\$12	20%
Photo-grey	\$35	20%-45%
Plastic photosensitive	\$65	35%-55%
Contact Lenses		
Contact Lens Examination		15% off usual charge
Conventional		20% off usual charge
Disposable/Planned Replacement		10% off usual charge
Laser Vision Correction		25% off usual charge

NOTES:

- There is no charge for the Discount Vision Access plan.
- To find a Davis network doctor, visit www.davisvision.com or call 1-877-393-7363.
- When a person is no longer enrolled for dental coverage, access to network discounts ends.

*This is not insurance. The eligible person must pay the entire discounted fee directly to the Davis network provider.

**Wal-Mart network locations do not provide the special member discounts shown above on frames and contact lens services and materials.



GUARDIAN®

The Guardian Life Insurance Company of America, New York, NY