Smith Rowe, LLC's 2024 Open Enrollment Vision Plan Highlights

- ✓ Coverage is available for the employee, spouse and/or eligible dependent children.
- ✓ Benefits are paid directly to the provider, unless specified otherwise.
- ✓ These benefits are separate and in addition to any other insurance that you have with other companies.
- ✓ Please review the following benefit highlights and see each specific plan brochure for more benefit details.

Vision Insurance – Ameritas – VSP Network

Your vision plan option through Ameritas is completely flexible. You can get frames, lenses, contacts, or special lenses options all within the same year. The Ameritas national provider VSP network includes both private practices and major retail chains (Costco, Wal-Mart, Sam's Club, Visionworks).

Your vision plan In-network highlights include:

- Annual eye exam \$15.00 copay per insured
- \$150 annual allowance for frames or contacts per insured person \$0 copay
- Most lenses covered in full
- Contact lens fitting exam (if required) \$15.00 copay

Vision Insurance	Employee	Employee + Spouse	Employee + Child(ren)
			Family
	\$1.94	\$3.76	\$3.32 5.14

All premiums listed are weekly.

Beginning the week of September 16th Craig Ploch from Worksite Services will be travelling to Smith Rowe LLC jobsites to review, enroll or waive your elections in the benefits listed above. Make plans to meet with us and review your options for Whole Life, Cancer, Accident, Dental, Short-Term Disability, Long Term Disability, Vision, and Hospital Indemnity Insurance. Social Security numbers are required to include coverage for your spouse and dependents for Whole Life Insurance.

Please review the information above and be prepared to ask questions! Know what you may be saying "**No"** to.

If you have missed the opportunity to meet with a benefit counselor while on a jobsite, please contact Craig Ploch – 336-908-9810 to enroll by phone or meet with him at the Smith Rowe Family Picnic on October 19th.

All paperwork required to enroll in new policies or to make changes to any currently active policy must be completed and submitted for processing by October 30th.