

Lehigh Valley Business Coalition on Healthcare (LVBCH) endorses NVA as their Preferred Vision Care Partner

COALITION MEMBERS RECEIVE LOWER ADMINISTRATIVE FEES AND/OR PREMIUMS THAN NON-MEMBERS

For over 35 years, National Vision Administrators, L.L.C. (NVA) has offered managed vision care plans that provide broad access to high quality Eye Care Professionals while controlling costs for clients and their employees.

NVA OFFERS LVBCH COALITION MEMBERS

Customization for a variety of plan designs:

- Comprehensive Plans
- Discount Plans
- Exam with Discounted Materials
- Materials Only
- Flexible Allowances
- Optional Disease Management programs

Choice of financial options:

- Fixed-rate/fully insured plans
- Self-insured (ASO) plans

Multiple discount plans for participants

- Fixed pricing discounts on the most highly requested lens options through our network providers as part of the plan benefit
- NVA EYEESSENTIAL[®] Discounts after plan benefits are already used
- Discounted contact lenses at mail-order
- Discounts for Lasik surgery

We know groups like yours are concerned about rising health plan costs, and about impacting employee satisfaction if you reduce benefits.

That is why groups are increasingly interested in the value of a low-cost vision care program. A relatively small investment in a vision plan with a comprehensive eye examination can pay off through reduced claims for other health and disability benefits.

NVA can help. We are a recognized leader in managed vision care with flexible plan designs and financing, innovative client service platforms, and advanced system technology.

Beyond lower costs, NVA's vision care plan offers employees eye care that can not only correct their sight, but can protect their overall health by identifying potential health risks—improving employees' quality of life on and off the job.

NVA's vision care plan can have a positive impact on employee satisfaction and health, can have a direct impact on your group's bottom-line by reducing overall benefit claims costs.



Employers for Healthcare Value Since 1980



National Vision Administrators, L.L.C.

www.e-nva.com 1200 Route 46 West, Clifton, NJ 07013



WHAT MAKES NVA UNIQUE

- **NVA does not outsource any services.** NVA is based in the U.S. and has a represented work force. We control all areas of service delivery.
- **NVA owns our National Eye Care Professional (ECP) Network.** NVA's network includes over 46,000 highly trained providers in private practice and at national and regional optical retailers.
- **NVA has no conflicts of interest.** NVA works only for our clients and members. We do not own or have any financial interest in any of the following:
 - Frame Manufacturer. NVA does not limit selection or promote frames made by a company--any frame in our network ECP's office is covered up to the benefit allowance or discount.
 - Optical Retailer/Chain. We believe that owning network locations removes objectivity for provider auditing and determining client satisfaction--while NVA's network includes optical retailers for broad member choice, these retailers are subject to the same strict auditing standards as other network providers.
 - Optical Laboratory. NVA allows network ECPs to use the same high quality laboratory that they do for their other customers, to ensure that ECPs choose the correct and most accurate laboratory based on the prescription.

With no conflicts of interest, NVA is able to reduce costs for you and your employees.

NVA helps control your costs

- Low unit costs and fees
- Multi-year rate and fee guarantees
- Contracted provider discounts
- In-depth provider audits
- Streamlined installation and proactive account management to ensure plan success

NVA limits member out-of-pocket costs

- Lenses –network fixed pricing discounts on the most highly requested lens options
- Frames –20% network discount on any balance over the benefit plan allowance
- ContactS – 10%-15% network discount on any balance over the benefit plan allowance, and discount mail order contact lenses
- Lasik – 5%-15% discount at participating Lasik Eye Care Professionals

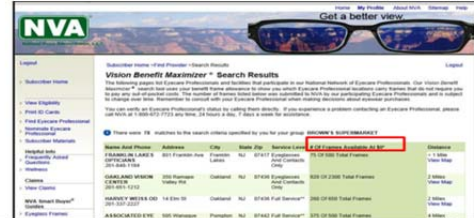
NVA also offers our EYEESSENTIAL[®] plan discounts on additional purchases after members have used up their funded benefit during the plan period.

NVA WORKS FOR OUR MEMBERS

NVA's vision care program provides members and their families with a complete annual eye exam as an important part of keeping in good health. Eye exams can detect eye diseases like glaucoma or cataracts. They can also identify signs of other diseases, such as high blood pressure, diabetes and high cholesterol.

NVA Vision Benefit Maximizer®

NVA's web-based **Vision Benefit Maximizer®** search tool empowers members to find nearby network providers. **Vision Benefit Maximizer®** can also use the member's benefit frame allowance to show which network ECP locations carry frames that do not require the member to pay any out-of-pocket costs.



NVA Smart Buyer®

NVA's web-based **Smart Buyer®** Program offers an easy to use guide to educate members on factors to consider when selecting lenses and frames, such as:

- How prescription strength interacts with frame selection
- Lifestyle considerations related to eyeglass choice
- Frame types and materials
- Cosmetic considerations
- Eyewear fittings
- Children's' eyewear

ANY QUESTION, ANY TIME!

- NVA offers members **24/7/365 toll-free access** to live Member Service Representatives.
- NVA's **Interactive Voice Response System**, also available 24/7/365, lets members check eligibility, determine direct claims status and locate nearby network ECPs.
- NVA's web site, **www.e-nva.com**, empowers members to view claims history, check eligibility and group plan design, and locate network ECPs.

NVA WORKS FOR OUR CLIENTS

DEDICATED NVA ACCOUNT MANAGER

NVA's commitment to client service starts with assigning a **Dedicated NVA Account Manager** as your single point of contact.

- NVA's Dedicated Account Manager will work with your group during implementation and through the life of your plan.
- The Account Manager will serve as a day-to-day liaison to provide uncompromising service and support.

NVA's service commitment has lead NVA to a *client installation satisfaction rating of 100%* in 2013.

ELIGIBILITY AND ENROLLMENT

NVA makes the enrollment process flexible, simple and accurate for our clients. NVA's systems have the flexibility to receive enrollment data through a variety of methods and media.

NVA Eligibility Data Submission Guidelines	
Types:	
<ul style="list-style-type: none">• Electronic list of all eligible employees and their dependents (full file or changes only)• Hard copy enrollment forms• NVA's Secure Website (additions, deletions and changes only)	
Transmission Means:	File Formats:
<ul style="list-style-type: none">• FTP• Secure email• CD• Hard Copy	<ul style="list-style-type: none">• NVA's 220 Byte Flat File Record Layout• HIPAA 834 File Format• NVA's Excel Spreadsheet Layout

CLAIMS PROCESSING

- Members using network ECPs have no claim forms to fill out.
- Members who use an out-of-network provider simply pay for the services and submit a direct claim form and itemized receipt for reimbursement according to the group's schedule of benefits.

REPORTING

NVA's Dedicated Account Managers will work with you to outline all reporting needs and requirements during the initial implementation conference call to ensure all reporting meets or exceeds requirements. Standard reports and many custom reports are provided at no additional cost.

Please contact me for details today.

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You deserve a better view-
Let NVA help you get it.