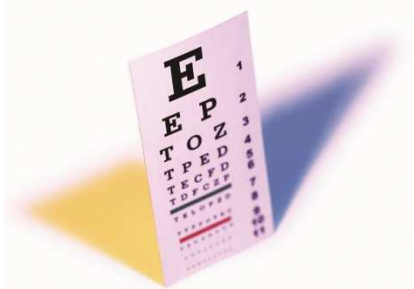


ExxonMobil Vision Plan

2020 Summary of Benefits



Plan Code: 8011



Customer Service: **877-303-2415**

Provider Locator: **800-839-3242**

www.exxonmobilvision.com

Monthly Premiums

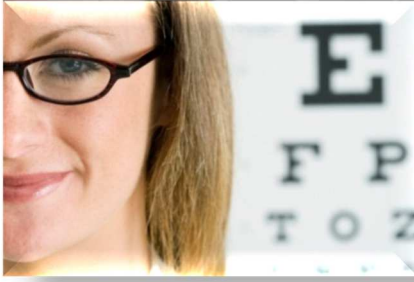
Participant Only	\$8.75
Participant & Spouse	\$16.99
Participant & Child(ren)	\$16.99
Family	\$26.77

Services	In-Network Coverage	Out-of-Network Coverage *	Limitations & Exceptions
Comprehensive Exam	100%, \$0 copay	Up to \$40	Two every calendar year
Retinal Screening	100%, \$0 copay		
Materials	\$25 copay		
Frames	100%	Up to \$45	Once every calendar year
<ul style="list-style-type: none"> Private Practice Provider Retail Chain Provider 	\$150 retail frame allowance \$150 retail frame allowance		
Spectacle Lenses	100%		Once every calendar year
<ul style="list-style-type: none"> Single Vision Bifocal Trifocal Lenticular 		Up to \$40 Up to \$60 Up to \$80 Up to \$80	
Lens Options			
<ul style="list-style-type: none"> Standard Scratch Resistant Coating ¹ Polycarbonate Lenses Premium progressives Platinum Anti-Reflective Coating 	100% 100% 100% 100%		
Optional Lens Upgrades (Including but not limited to Antireflective and/or Ultraviolet Coating)	Minimum of 20% savings (Discount varies by provider)	None	
Contact Lenses (in lieu of eyeglasses)			
<ul style="list-style-type: none"> Covered-in-full Elective Contact Lenses ⁶ Necessary Contact Lenses ³ All Other Elective Contact Lenses 	100% ⁴ 100% \$200 contact lens allowance	None Up to \$210 Up to \$200 ²	
Other Vision Discounts	20% savings ⁵	None	Available after your vision benefits have been exhausted
Laser Vision Correction	15% off usual and customary price or 5% off promotional price (See Laser Vision Correction on page 2 for details.)		

Out-of-Area Benefit

(See Out-of-Area Benefit on page 2 for details.)

* Copayment does not apply



Additional Information about Your Coverage

Out-of-Area Benefit If a participating provider is not available within 30 miles of your home address, Spectera Vision can direct you to an Out-of-Network provider where you will receive reimbursement at in-network levels for routine eye examination and materials. To receive the benefit, you must contact Customer Service at 1-877-303-2415 **prior** to receiving services.

Out-of-Network Reimbursement You must submit a claim to Spectera Vision for benefit reimbursement of Out-of-Network services. Receipts must be submitted within 12 months of the date of service to: Spectera Eyecare Networks, Attn: Claims Department, P. O. Box 30978, Salt Lake City, UT 84130

Laser Vision Correction Spectera Vision has partnered with Laser Vision Network of America to provide our members with access to discounted laser vision correction providers at over 550 network provider locations and even greater discounts through set pricing at Lasik*Plus* locations. For more information, call **1-888-563-4497** or visit **www.specteralasik.com**.

The Vision Plan and ExxonMobil Pre-tax Spending Plan

If you are enrolled in the Health Care Flexible Spending Account through the ExxonMobil Pre-tax Spending Plan, Spectera Vision will automatically submit eligible out-of-pocket expenses for you for reimbursement. You must submit a Pre-tax Spending claim form to Aetna with adequate documentation for eligible expenses not covered by the Plan.

Important Reminders

Always **identify yourself as a Spectera Vision member** when making your appointment.

You can log on to www.exxonmobilvision.com to print a personalized ID card. Although it is not required for service, it is available as a convenience to you should you wish to have an ID card to take to your appointment.

You are not required to purchase contact lenses from the examining provider to receive the contact lens allowance; however, to receive the full allowance, you must receive your exam, fitting and evaluation from the same network provider.

Your \$200 contact lens allowance is applied to the fitting and evaluation fees as well as the purchase of contact lenses. However, no portion will be exclusively applied to the fitting and evaluation.

Members age 0-12 are eligible for a replacement frame and lenses if they have a prescription change of 0.5 diopter or more. The replacement benefits are the same as the initial frame and lens benefits.

¹ On all orders processed through a company-owned and contracted Lab network.

² The out-of-network reimbursement applies to materials only. The fitting/evaluation is not included.

³ Necessary contact lenses are determined at the provider's discretion for one of more of the following conditions: following cataract surgery without intraocular lens implant, to correct extreme vision problems that cannot be corrected with spectacle lenses, with certain conditions such as keratoconus, anisometropia, irregular corneal/astigmatism, aphakia, facial deformity, or corneal deformity. If your provider considers your contacts necessary, you should ask your provider to contact Spectera Vision confirming reimbursement that Spectera Vision will make before you purchase such contacts.

⁴ Contact lenses are in lieu of eyeglass lenses and/or eyeglass frames. Coverage for Selection contact lenses does not apply at Costco, Walmart or Sam's Club locations. The allowance for Non-selection contact lenses will be applied toward the purchase of all contacts.

⁵ Discount shall not be considered insurance and Spectera Vision shall neither pay nor reimburse the provider or member for any funds owed or spent. Please contact your provider to see if they participate as not all providers may offer this discount. Discounts on contact lenses may vary by provider.

⁶ One pair of standard contact lenses or up to 8 boxes of disposables are covered. Coverage for Covered Contact Lens Selection does not apply at Wal-Mart or Sam's Club locations. The allowance for non-selection contact lenses will be applied toward the purchase of all contacts.

This is only a summary. The health plan and benefits summarized herein are governed under law by formal Plan documents. If there is a discrepancy between the information provided in this Summary of Benefits and the formal Plan documents, the Plan documents control.