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www.VisionCareDirect.com

VISION PLAN RENEWAL NOTICE

Group ID: 8981

**D-J ENGINEERING, INC.
219 W 6TH AVENUE
AUGUSTA, KS 67010**

Greetings!

Your company's vision coverage through Vision Care Direct is scheduled to renew on April 01, 2026.

After a review of the plans offered to your employees, we are pleased to be able to renew your current plan designs and rate structures with no increase in monthly contributions. Enclosed is a summary of the plans offered through D-J Engineering, Inc. for your reference.

If you have any questions or would like to talk about additional options we have available, please feel free to contact me any time.

Thank you for choosing Vision Care Direct as your vision plan provider. We appreciate having the opportunity to serve you and your employees' vision benefit needs over the past year and look forward to working with you for many years to come.

Sincerely,

Kaden James
Senior Account Executive
Phone: (877) 488-8900
Email: sales.ks@visioncaredirect.com

cc: Holmes Murphy & Associates
Jeff Spencer
PO Box 441
Des Moines, IA 50302



Gold Materials 130

Benefit Frequency	
Eye Exam	N/A
Frames	12 Months
Lenses	12 Months
In Network Allowance	
Frames	\$130
Single Vision Lenses	Included
Bifocal Lenses	Included
Trifocal Lenses	Included
Progressive Lenses	Included*
Anti-reflective Coating	Included*
Polycarbonate for Kids	Included
Elective Contact Lenses	\$130
Member Fees	
Eye Exam	N/A
Glasses	\$25
Polycarbonate for Kids	\$25
Rates	
Primary Only	\$6.13
Primary + 1	\$12.31
Primary + Children	\$11.42
Whole Family	\$18.84

ADDITIONAL SAVINGS

Flexible Exam Benefit	In the event that a member has an eye exam included with another plan, Vision Care Direct allows you to use your exam benefit for other services or materials. A \$65 credit will be applied to your bill at time of service toward non-covered items.
Lasik Vision Correction	Get \$200 toward your Lasik procedure through your VCD materials benefit. Lasik is in lieu of glasses and contacts. To file for your Lasik reimbursement, go to members.visioncaredirect.com/lasik .

* Standard digital progressive lenses and anti-reflective coatings are included at no additional charge through any of our VCD PLUS providers. The progressive lens allowance through a Standard VCD provider is equal to the doctor's retail cost of standard trifocal lenses. There is no benefit for anti-reflective coatings through Standard VCD providers.

Thank you for your business!

KADEN JAMES
Senior Account Executive





PAYROLL DEDUCT CHEAT SHEET

Vision Care Direct bills on a monthly basis, but we understand there are varying structures for how employers pay their employees. Knowing how much to deduct from an employee’s paycheck so your account balances correctly can be a tricky ordeal. We’ve included a helpful guide below to help you manage your payroll effectively and efficiently.

Please note: Your bill from VCD will always reflect monthly rates regardless of your payroll structure.

Gold Materials 130

Weekly Payroll Rate	
Primary Only	\$1.41
Primary + 1	\$2.84
Primary + Children	\$2.64
Whole Family	\$4.35
Bi-weekly Payroll Rate	
Primary Only	\$2.83
Primary + 1	\$5.68
Primary + Children	\$5.27
Whole Family	\$8.70
Semi-monthly Payroll Rate	
Primary Only	\$3.07
Primary + 1	\$6.16
Primary + Children	\$5.71
Whole Family	\$9.42

Thank you for your business!

KADEN JAMES
Senior Account Executive





Gold Materials Only 130

Allowance Summary

D-J Engineering, Inc.

	VCD Standard Network	VCD PLUS Network	Out of Network
Benefit Frequency			
Eye Exam	N/A	N/A	N/A
Frames	12 Months	12 Months	12 Months
Lenses	12 Months	12 Months	12 Months
Contacts	12 Months	12 Months	12 Months
Member Fees			
Eye Exam	N/A	N/A	N/A
Glasses	\$25	\$25	\$0
Polycarbonate for Kids	\$25	\$25	\$0
Contacts	\$0	\$0	\$0
Lasik	\$0	\$0	\$0
Eye Exam (amount included after exam fee listed above)			
Comprehensive eye health examination including refraction and dilation	N/A	N/A	N/A
Flexible Exam Benefit			
In the event you have an eye exam included with another plan, Vision Care Direct allows you to use your exam benefit for other services or materials. A credit will be applied to your bill at time of service toward non-covered items.	N/A	N/A	N/A
Frames			
Frame allowance toward retail price of any frame in provider's office.	\$130	\$130	\$60
Lenses (amount included after glasses fee listed above)			
Single Vision: CR-39 in glass or plastic	100%	100%	\$50
Bifocal: CR-39 in glass or plastic	100%	100%	\$75
Trifocal: CR-39 in glass or plastic	100%	100%	\$100
Standard Progressive Lenses	Up to retail price of lined trifocal	100%	\$100
Premium Progressive Lenses	Up to retail price of lined trifocal	Up to retail price of standard progressive	\$100
Lens Options			
Scratch Resistant Coating	Not Included	100%	\$0
Ultraviolet Coating	Not Included	100%	\$0
Anti-Reflective Coating	Not Included	100%	\$0
Oil & Water Resistant Coating	Not Included	100%	\$0
Polycarbonate for Kids (after PK fee listed above)	100%	100%	\$0
Polycarbonate for Adults	Not Included	Not Included	\$0
Contacts			
Elective Contact Lenses: In lieu of glasses. Can be used toward multi-focal contacts and contact lens fitting fees.	\$130	\$130	\$80
Medically Necessary Contact Lenses: Requires prior authorization from your doctor to the Vision Care Direct Medical Director. Medically necessary is defined as 1) Keratoconus; or 2) monocular and/or binocular aphakia	\$750	\$750	\$80
Lasik			
In lieu of glasses and contacts. Allowance of \$200 toward Lasik procedure in the form of a reimbursement directly to the member. To file for Lasik reimbursement, go to members.visioncaredirect.com/lasik			

GENERAL LIMITATIONS AND EXCLUSIONS:

Vision Care Direct guarantees benefits only for the products/services listed above. Any charges incurred for items not detailed here, or that are incurred after the membership ends, are the sole responsibility of the member. Out of network benefits are provided in the form of a reimbursement directly to the member. To file for an out of network reimbursement, visit members.visioncaredirect.com/oon.

Get more for your money! To access enhanced benefits through the VCD PLUS Network, look for locations on the VCD Provider Directory at www.visioncaredirect.com with this logo:



SIMPLE. FLEXIBLE. AFFORDABLE.



	BENEFITS	INCLUDED
FRAMES	Up to \$130	✓
CONTACTS	Up to \$130	✓
LENSES	Single Vision	✓
	Bifocal	✓
	Trifocal	✓
VCD PLUS EXTRAS*	HD Progressive	✓
	Anti-Reflective Coating	✓
	Scratch Resistance	✓
	UV Protection	✓
	Oil & Water Resistance	✓

COMPLETE PAIR OF GLASSES STARTING AT JUST \$25

At last, you finally have the freedom to use your materials allowance the way you want without all the surprise out of pocket expenses. With VCD PLUS providers in your area, you'll have access to high definition (single vision, bifocal, trifocal or premium progressive) lenses, premium anti-reflection coating, scratch resistant coating and UV protection all for one low price!

OWNED BY KANSANS, FOR KANSANS

Vision Care Direct is proudly owned by private practice optometrists right here in the great state of Kansas. Revenue and tax dollars stay in Kansas to support your local communities and schools.

*Benefits available exclusively at VCD PLUS participating providers. Contact lens benefit is in lieu of glasses.

Vision Care Direct is a membership plan, not insurance. Minimum participation requirement for the plans offered above is 2 employees. Contact lens allowance amount is in lieu of glasses. For a complete listing of allowances, exclusions and limitations, please reference the enclosed Allowance Summary.
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MEMBER APPLICATION FORM

To enroll, simply complete the application below and return to your employer's Human Resources department. If you have any questions, feel free to call us toll-free at (877) 488-8900.

GROUP INFORMATION

GROUP ID 8981	GROUP NAME D-J Engineering, Inc.	GROUP EFFECTIVE DATE 4/1/2026		
PHYSICAL ADDRESS 219 W 6th Avenue		CITY Augusta	STATE KS	ZIP 67010

EMPLOYEE INFORMATION

EMPLOYEE FIRST NAME	MI	LAST NAME	REQUESTED EFFECTIVE DATE	
HOME ADDRESS		CITY	STATE	ZIP
DATE OF BIRTH	GENDER <input type="checkbox"/> Male <input type="checkbox"/> Female		MARITAL STATUS <input type="checkbox"/> Single <input type="checkbox"/> Married	
HOME PHONE	WORK PHONE	EMAIL		

DEPENDENTS TO BE ADDED Include only family members for whom membership is desired.

SPOUSE FIRST NAME	MI	LAST NAME	DATE OF BIRTH	GENDER <input type="checkbox"/> Male <input type="checkbox"/> Female
DEPENDENT FIRST NAME	MI	LAST NAME	DATE OF BIRTH	GENDER <input type="checkbox"/> Male <input type="checkbox"/> Female
DEPENDENT FIRST NAME	MI	LAST NAME	DATE OF BIRTH	GENDER <input type="checkbox"/> Male <input type="checkbox"/> Female
DEPENDENT FIRST NAME	MI	LAST NAME	DATE OF BIRTH	GENDER <input type="checkbox"/> Male <input type="checkbox"/> Female
DEPENDENT FIRST NAME	MI	LAST NAME	DATE OF BIRTH	GENDER <input type="checkbox"/> Male <input type="checkbox"/> Female

PLAN CHOICE

AVAILABLE PLAN OPTIONS (Check one)	Primary Only	Primary + 1	Primary + Children	Whole Family
<input type="checkbox"/> Gold Materials Only 130	\$6.13	\$12.31	\$11.42	\$18.84

ACKNOWLEDGMENT

I understand that Vision Care Direct is a membership plan and not vision insurance. I understand that I may make changes for a Qualifying Event (see company policy). I authorize my group to make payroll deductions of monthly contributions from my earnings. As long as I remain employed at my current group, I commit to making all financial contributions required by this program. Should I leave the group under which I enrolled in the program, I have the opportunity to convert to a VCD Individual Plan. Should I agree to have my plan converted to an individual plan, I will be subject to the terms and conditions under that plan. Note: Membership cards are automatically generated when the Member Application Form is processed and entered into the Vision Care Direct System. You do not need to wait until you receive your membership card to seek care. If you require care before your card arrives, your VCD doctor can log-on to www.VisionCareDirect.com to verify eligibility.

Signature _____

Date _____