



To the Valued Employees of North Dakota Public Employees Retirement System:

Welcome to Superior Vision, your new vision plan **effective January 1, 2011**. We are pleased to deliver improved vision benefits with exceptional quality and value at lower premium rates. Remember these premiums are pre-tax.

Employees who are currently enrolled in vision benefits with Ameritas will automatically roll over to the new plan, with coverage effective January 1, 2011. To cancel your vision coverage, you must complete a Health/Dental/Vision Insurance Application or Change form SFN 58792. If you are currently having your premium pre-taxed, you may not cancel coverage prior to January 1st. If you want to make any changes to your current coverage or enroll as a new participant, you may do so during the annual Open Enrollment Season from **October 18 – November 5, 2010**. Information on the enrollment process will be included with the open enrollment materials.

Who We Are

Superior Vision has set the standard in the managed care vision market since 1993. We deliver vision benefits through a PPO network, meaning that we have contracted with specific eye care providers ("in-network") to bring you the greatest benefits value.

Why We Are Superior

Superior Vision is truly unique – here is what you can expect:

- A strong provider network. We offer a diverse network that includes MDs and ODs as well as retail chain providers. This translates into choice, quality, and accessibility for you, enabling your shopping preferences and budget to be your guide. You may also receive your exam and materials at different providers, allowing you the greatest flexibility.
- Freedom of choice. Choose any provider whether in- or out-of-network to receive your benefits. Our out-of-network benefits are excellent as well.
- Award-winning Customer Service. We were ranked #1 in Customer Service by a leading research firm, and our call center has extended hours to better serve your needs.
- An easy-to-use, paperless system. When using our in-network providers, you don't have to worry about completing forms or complicated paperwork. We do all the work.
- Value-extending discounts. We provide a variety of deep discounts, including discounts on eyeglass lens upgrade options, overages on allowances, and additional pairs of eyeglasses or contact lenses.
- A vision wellness program. Routine eye exams help identify a need for vision correction, and can also lead to early detection of such systemic diseases as diabetes, hypertension, and high-cholesterol. Take the first step in overall wellness.

Getting Started

Superior Vision and NDPERS have partnered to make it easy to understand and sign up for vision benefits. Your benefits website, www.nd.gov/ndpers, puts a wealth of information at your fingertips. You can also view the latest updated listing of in-network eye care providers. You may also go to Superior Vision's website at www.superiorvision.com for vital eye and vision information.

We look forward to delivering superior vision benefits.

Yours in Superior Service,

Rick Corbett
President and Chief Executive Officer
Superior Vision Services, Inc.

Kathy M. Allen Benefit Programs Manager North Dakota PERS