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Davis Vision and NVA Account for 69% of Vision Plans According to 2010 Conrad Siegel Actuaries Survey Respondents.

Harrisburg, PA (July 27, 2010) – According to a recent Vision Benefits survey conducted by **Conrad Siegel Actuaries**, a Harrisburg based actuarial and employee benefits consulting firm, sixty nine percent (69%) of survey respondents offer either NVA (38%) or Davis Vision (31%) vision plans to their employees.

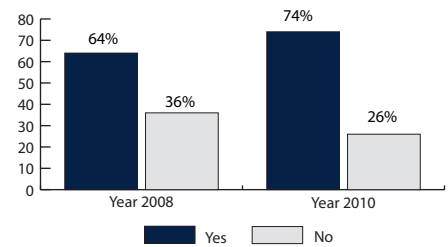
2010 Vision Survey Highlights

We have prepared highlights from our most recent Vision Benefits survey results. Feel free to use all or part of the tallied statistics in a press release from our firm. For more information on vision statistics or our employee benefits survey program, please contact the Benefit Survey Team at 717-652-5633 or benefitsurvey@conradSiegel.com.

Organizations of all sizes responded to the survey. Twenty-one percent (21%) of responses came from organizations with 50 or fewer employees. Sixty-two percent (62%) of the survey respondents had more than 100 employees. The groups were from many different ranges of industry with the most common being Education/Healthcare/Social Assistance (29%), Manufacturing (26%), and Government (18%).

Does the company provide vision insurance?

Seventy-four percent (74%) of survey respondents offer their employees vision insurance, up from 64% in 2008. Of those offering vision, 29% offer the coverage to part-time employees and 16% offer it to their retirees.



Who are the most prevalent insurance carriers among respondents?

2006		2008		2010	
Clarity Vision	37%	Davis Vision	39%	NVA	38%
Davis Vision	22%	NVA	31%	Davis Vision	31%
NVA	18%	VBA	22%	VBA	20%
VBA	18%	Other	8%	Other	11%
Other	5%				

Seen above is the breakdown of insurance carriers among survey respondents over the past few years. When looking at what has happened in the past four years, it is clear that companies have consolidated their vision coverage into the three most prevalent carriers: Davis Vision, National Vision Administrators, and Vision Benefits of America, with NVA now being the most prevalent carrier.

Does the plan cover Lasik?

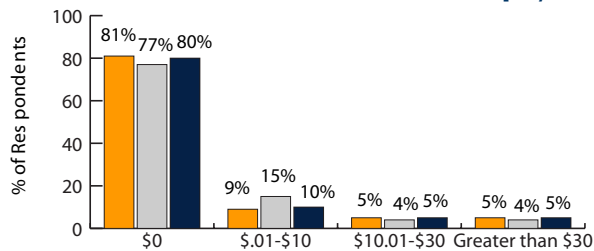
Thirty-five percent (35%) of respondents offer plans that cover Lasik benefits. In 2006, only 18% of respondents offered Lasik coverage.

2010

Yes 35%

No 65%

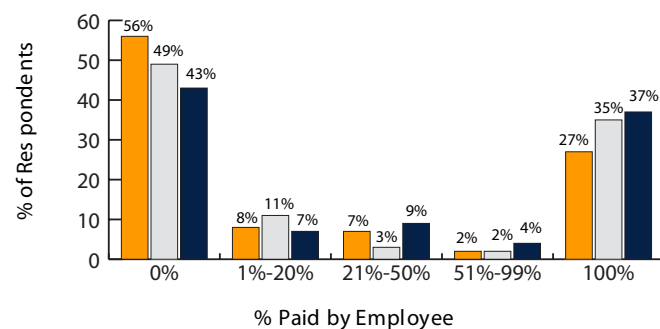
What is the most common exam copay for in-network vision services?



Just over four-fifths of survey respondents offer employees full coverage on vision exams while 10% required them to make a copayment of \$10 or less. Ten percent (10%) of survey respondents offer a plan that requires an in-network copayment of more than \$10 for an eye exam. The results are fairly similar to those from two and four years ago.

Year 2006 Year 2008 Year 2010

What percentage of vision premiums do employees pay?



The majority of companies responding to the survey either pay the entire vision premium for employees, or they pay none of it. Over the past four years, employees have been paying a noticeably increased portion of the vision premium. Over the timeframe of the last three vision surveys, the percentage of employers paying the entire premium has gone from 56% in 2006, to 49%, to 43% in 2008 in 2010.

Year 2006 Year 2008 Year 2010

Conrad Siegel Actuaries maintains one of the largest, most comprehensive regional employee benefit databases available today in central Pennsylvania. Through our regional employee benefits survey program and information from current clients, we are able to benchmark the best practices surrounding local employer benefit programs and share this valuable information with you.

Our employee benefit surveys are conducted quarterly and the aggregated results are shared with those organizations who participate to assist them in shaping their own employee benefit programs.

To participate in the **Conrad Siegel Actuaries** Health & Welfare Survey Program, please contact the Benefit Survey Team at benefitsurvey@conradsiegel.com.

2010 Health and Welfare Survey Schedule

January	Vision Benefits
April	Wellness Programs
July	Medical and Prescription Drug Benefits
October	Paid Time Off Benefits