

Table of Contents

Introduction and Purpose	3
Purpose of Agreement	3
Eligibility and Enrollment Criteria	3
Eligibility Requirements	3
Enrollment Process	3
Coverage and Benefits	4
Covered Services	4
Coverage Limits and Exclusions	4
Premium Payments and Billing	5
Premium Amounts and Payment Schedule	5
Payment Methods	5
Late Payments	5
Claims Process and Reimbursement	6
Submitting a Claim	6
Reimbursement	6
Provider Obligations and Responsibilities	6
Standards and Qualifications	6
Reporting Requirements	6
Exclusions and Limitations	7
Excluded Services	7
Benefit Limitations	7
Term, Renewal, and Termination	7
Renewal	7
Termination	7
Confidentiality and Data Protection	8
Confidentiality Obligations	8
Data Protection	8
Dispute Resolution and Governing Law	8
Dispute Resolution	8
Governing Law	8
Amendments and Notices	9
Amendments	9
Notices	9



Introduction and Purpose

This Vision Insurance Agreement ("Agreement") is made and entered into as of August 9, 2025, by and between DocuPal Demo, LLC, a United States company with its principal address at 23 Main St, Anytown, CA 90210 ("DocuPal"), and Acme Inc, a United States business with its principal address at 3751 Illinois Avenue, Wilsonville, Oregon - 97070 ("ACME-1").

Purpose of Agreement

The purpose of this Agreement is to set forth the terms and conditions under which DocuPal will provide vision insurance benefits to eligible employees of ACME-1. This Agreement outlines the eligibility criteria for coverage, the specific vision care services covered, the method and schedule for premium payments, the procedures for submitting claims, and the conditions for renewal or termination of this Agreement. This agreement intends to detail the confidentiality, dispute resolution, and governing law.

Eligibility and Enrollment Criteria

Eligibility Requirements

To be eligible for vision insurance coverage under this agreement, individuals must be full-time employees of Acme Inc. Eligible dependents of these employees are also entitled to coverage. "Full-time employee" is defined as someone working a minimum of 30 hours per week on a regular basis. Dependents include the employee's legal spouse, children under the age of 26, and any other dependents as defined by applicable law and ACME-1's human resources policies.

Enrollment Process

Eligible employees and their dependents may enroll in the vision insurance plan during the annual open enrollment period. New employees are also eligible to enroll within 30 days of their date of hire. Enrollment elections made during these periods will become effective according to the plan's effective date, as communicated by



ACME-1's human resources department. Late enrollment outside of these periods may be subject to certain restrictions or waiting periods, as determined by Docupal Demo, LLC.

Coverage and Benefits

DocuPal Demo, LLC provides vision insurance to ACME-1 employees as detailed below. This coverage includes eye examinations, prescription lenses, frames, and contact lenses. The plan aims to ensure accessible and affordable vision care for all eligible members.

Covered Services

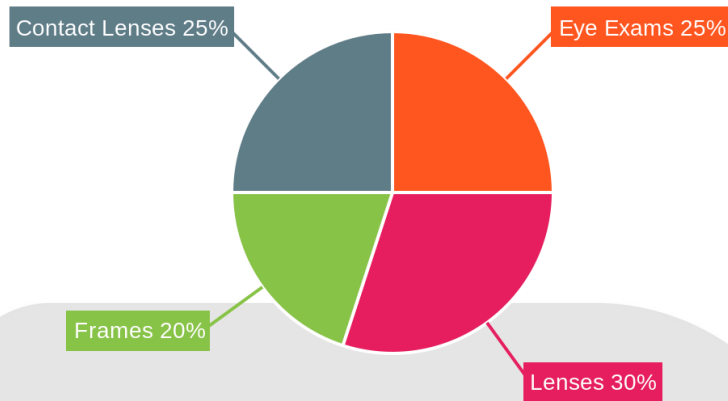
Our vision insurance plan covers the following services:

- **Eye Examinations:** Regular eye exams to assess vision and detect eye conditions.
- **Lenses:** Coverage for prescription lenses, including single vision, bifocal, and progressive lenses.
- **Frames:** An allowance towards the purchase of eyeglass frames.
- **Contact Lenses:** Coverage for contact lenses, with options for both conventional and disposable lenses.

Coverage Limits and Exclusions

While our vision plan offers comprehensive coverage, certain limits and exclusions apply. Frame and contact lens allowances are subject to specific dollar amounts, as outlined in the benefits schedule. Cosmetic procedures, such as refractive surgery, are not covered under this plan. Please consult the full policy document for a complete list of exclusions.





Premium Payments and Billing

Premium Amounts and Payment Schedule

ACME-1 will pay premiums to Docupal Demo, LLC according to the amounts specified in **Schedule A**. Payments are due monthly.

Payment Methods

ACME-1 must remit payments in US dollars (USD). Acceptable payment methods include check, electronic funds transfer (EFT), and other methods as Docupal Demo, LLC may specify in writing.

Late Payments

Failure to submit premium payments on time may result in a lapse of vision insurance coverage for ACME-1 employees. Docupal Demo, LLC will notify ACME-1 of any late payments. Coverage may be terminated if payment is not received within thirty (30) days of the original due date.



Claims Process and Reimbursement

To file a claim, beneficiaries must submit a completed claim form to Docupal Demo, LLC. The claim form should be accompanied by all relevant supporting documentation. This includes receipts for services rendered and any prescriptions related to the vision care received.

Submitting a Claim

Ensure the claim form is filled out accurately and completely. Incomplete or inaccurate forms may delay the processing of your claim. Send the completed form, along with the necessary documentation, to Docupal Demo, LLC at the address provided on the claim form or on our website.

Reimbursement

Reimbursements are calculated based on the schedule of benefits outlined in this Vision Insurance Agreement. Payment will be issued to the beneficiary via check or direct deposit, according to their preference indicated on the claim form. Please allow [Number] business days for processing.

Provider Obligations and Responsibilities

DocuPal Demo, LLC establishes the following obligations and responsibilities for vision care providers participating in the ACME-1 vision insurance plan.

Standards and Qualifications

All vision care providers must be duly licensed optometrists or ophthalmologists in good standing within their respective jurisdictions. Providers must maintain all required licenses and certifications throughout the duration of their participation in the ACME-1 vision insurance plan.



Reporting Requirements

Participating providers are required to submit reports to DocuPal Demo, LLC as requested. These reports may include, but are not limited to, claims data, utilization statistics, and quality assurance information. The format and frequency of these reports will be communicated to providers by DocuPal Demo, LLC.

Exclusions and Limitations

This vision insurance agreement has certain exclusions and limitations. These define the scope of coverage provided by Docupal Demo, LLC to ACME-1.

Excluded Services

Cosmetic or experimental procedures are not covered under this vision insurance plan. Any treatments considered medically unnecessary will also be excluded.

Benefit Limitations

There are limitations on the benefits provided for frames and contact lenses. The maximum allowable amount for frames is \$150. The maximum allowable amount for contact lenses is \$200. Members are responsible for costs exceeding these limits. Additional limitations may apply as described in the plan documents.

Term, Renewal, and Termination

This Vision Insurance Agreement becomes effective on January 1, 2024. The initial term of this agreement is three (3) years.

Renewal

Following the initial three-year term, this agreement will automatically renew. Renewal will be for successive one-year periods.



Termination

Either party may terminate this agreement. To terminate, written notice must be provided to the other party. The notice must be given at least ninety (90) days before the renewal date.

Confidentiality and Data Protection

DocuPal Demo, LLC ("DocuPal") and Acme, Inc ("ACME-1") acknowledge that during the term of this Vision Insurance Agreement, each party may have access to confidential information belonging to the other party. This information includes, but is not limited to, beneficiary data, policy details, and financial records.

Confidentiality Obligations

Both DocuPal and ACME-1 agree to protect the confidentiality of all such information. Neither party will disclose confidential information to any third party without the prior written consent of the disclosing party, unless required by law.

Data Protection

DocuPal is committed to protecting the privacy of beneficiary information. All beneficiary data will be handled in accordance with the Health Insurance Portability and Accountability Act (HIPAA) standards. DocuPal's privacy policy, available on request, provides further details on data protection practices. All beneficiary information remains confidential and protected under applicable laws.

Dispute Resolution and Governing Law

Dispute Resolution

DocuPal Demo, LLC and ACME-1 agree to resolve any disputes related to this Vision Insurance Agreement through good-faith negotiation. If negotiation fails, the parties will attempt to settle the dispute through mediation. Should mediation prove unsuccessful, the dispute will be settled by binding arbitration in accordance with the rules of the American Arbitration Association. The decision of the arbitrator will be final and binding on both parties.



Governing Law

This Vision Insurance Agreement will be governed by and construed in accordance with the laws of the State of Delaware, without regard to its conflict of laws principles. Any legal action or proceeding arising under this Agreement will be brought exclusively in the state or federal courts located in Delaware, and the parties hereby consent to the personal jurisdiction and venue therein.

Amendments and Notices

Amendments

Docupal Demo, LLC can change the terms of this Vision Insurance Agreement. We will provide written notice to ACME-1 about these changes. Individual beneficiaries will also receive written notice of amendments.

Notices

All notices relating to this agreement must be in writing. Docupal Demo, LLC will send notices to ACME-1 at 3751 Illinois Avenue, Wilsonville, Oregon - 97070, USA. We will give at least 30 days' notice for any changes to this agreement.

