Vision Benefits Summary

Open Access Signature Plan B, $10/$25 copay

The VSP Signature Plan is a premier full-service plan that offers choice, flexibility, and maximum value through a VSP Network Provider.

Your Coverage with a VSP Network Doctor:

WellVision Exam® focuses on your eye health and overall wellness - $10.00 copay..............................every 12 months

Prescription Glasses - $25.00 copay

- Lenses...........................................................................................................every 12 months
  - Single vision, lined bifocal and lined trifocal lenses.
  - Polycarbonate lenses for dependent children

- Frame..............................................................................................................every 24 months
  - $175 allowance for frame of your choice.
  - 20% savings on the amount over your allowance

Contact Lens Care - $60 copay applies to the fitting and evaluation................................................every 12 months

  - $175 Materials allowance
  - Medically necessary covered in full

~OR~

Suncare Enhancement...........................................................................................................every 24 months

With the Suncare Enhancement, you are able to use the frame allowance toward non-prescription sunglasses from the doctor’s frame board, exhausting both the lens and frame eligibility. Should any changes be made to the lens, you would be eligible for 20% savings on usual and customary charges.

Low Vision Benefits and VSP Diabetic Eyecare ProgramSM are also included.

Extra Discounts and Savings:

Glasses and Sunglasses

  • Average 35% - 40% savings on all non-covered lens enhancements

  Lens Enhancement | Single Vision | Multifocal
  -----------------|--------------|----------
  Anti-reflective coating | $37 | $37
  Polycarbonate | $23 | $28
  Progressive | N/A | $50
  Photochromic | $62 | $76
  Scratch-resistant coating | $15 | $15

Prices above reflect standard lens enhancement selections; premium or custom lens enhancements may also be available at an additional cost.

  • 30% savings on additional glasses and sunglasses, including lens enhancements, from the same VSP network doctor on the same day as your WellVision Exam. Or get 20% savings from any VSP network doctor within 12 months of your last WellVision Exam

Contacts

  • 15% savings on the cost of contact lens exam (fitting and evaluation)

Laser Vision Correction

We have negotiated special pricing with participating centers, which can add up to hundreds of dollars in savings for VSP members. Visit vsp.com for more details.

Out-of-network Benefits

While 95% of our members choose a VSP network doctor to maximize their benefits, you can choose to see an out-of-network provider, including national or local retail chains. However, your coverage with out-of-network providers is less than when you see a VSP network doctor. If you decide to see an out-of-network provider, review your benefits at vsp.com. You may also use an affiliate provider at Costco®. Costco® is considered an out-of-network provider. Though services will be reimbursed at the “Open Access Reimbursement Schedule (below). Costco can submit claims on your behalf directly to VSP.

Open Access Reimbursement Schedule:

<table>
<thead>
<tr>
<th>Service</th>
<th>VSP Reimbursement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single-vision lenses $50.00</td>
<td>Trifocal lenses $100.00</td>
</tr>
<tr>
<td>Lenticular lenses $125.00</td>
<td>Frame $70.00 Costco® $95</td>
</tr>
<tr>
<td>Contact Lenses: $105.00</td>
<td>Exam $50.00</td>
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<tr>
<td>Bifocal lenses $75.00</td>
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</tr>
<tr>
<td>Progressive lenses $75.00</td>
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<tr>
<td>Necessary Contact lenses $210.00</td>
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Visit vsp.com to find a VSP network doctor, for details on your vision benefit and for exclusive member-only savings