

VSP Choice - Requested Plan Option®

Created for IBEW Local 369

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



Benefits through a VSP Network Provider

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|--------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Exam Services | <ul style="list-style-type: none"> Comprehensive WellVision Exam® covered in full* Routine retinal screening covered after a no more than \$39 copay |
| Lenses | <ul style="list-style-type: none"> Glass or plastic single vision, lined bifocal, lined trifocal, or lenticular lenses are covered in full* |
| Lens Enhancements | <ul style="list-style-type: none"> Most popular lens enhancements are covered after a copay, saving our members an average of 20-25% |

Lens Enhancement	Single Vision	Multifocal
Anti-reflective coating	\$41	\$41
Polycarbonate	\$31	\$35
Progressive	N/A	\$55
Photochromic	\$70	\$82
Scratch-resistant coating	\$17	\$17

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

- Polycarbonate lenses for children are covered in full

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| Frame | <ul style="list-style-type: none"> Frames covered in full* up to the retail allowance of \$120. Costco® Optical allowance of \$46 is equivalent to the frame allowance at VSP doctor locations and participating retail chains. Members who select a featured frame brand, including Anne Klein, bebe®, Calvin Klein, Flexon, Lacoste, Nike, Nine West and more, will receive an extra \$20 toward their frame allowance
<small>Featured frame brands and promotion subject to change, promotion doesn't apply to Costco® Optical.</small> 20% off any amount above the retail allowance Members can choose from virtually any frame on the market |
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| Additional Pairs of Glasses | <ul style="list-style-type: none"> Within 12 months of exam: 20% off unlimited additional pairs of prescription glasses and/or non-prescription sunglasses from any VSP doctor |
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Get up to \$110 back

Members can save big with VSP exclusive mail-in rebates on eligible popular contact lens brands from Bausch + Lomb and CooperVision.

\$500 savings on LASIK

Members can save up to \$500 on LASIK at NVision Eye Centers and TLC Laser Eye Centers.

Save up to \$2,500

With Exclusive Member Extras, members can save more than \$2,500 with special offers and rebates through VSP and other leading industry partners.

Learn More

Visit vsp.com/specialoffers.

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Elective Contact Lenses	<ul style="list-style-type: none"> • Contact lens exam (fitting and evaluation): Standard and Premium fits are covered in full after copay. Member receives 15% off of contact lens exam services and member's copay will never exceed \$60 • Prescription contact lens materials are covered in full up to the retail allowance of \$120 (in lieu of frame & lenses) • Members can choose from any available prescription contact lens materials 														
VSP Diabetic EyeCare Plus Program SM	<ul style="list-style-type: none"> • Additional coverage for members with diabetic eye disease, glaucoma or age-related macular degeneration • \$20 copay per visit 														
VSP Laser VisionCare SM Program	<ul style="list-style-type: none"> • Discounts average 15-20% off or 5% off a promotional offer for laser surgery, including PRK, LASIK, Custom LASIK, and IntraLase <p><i>Discounts are only available from VSP-contracted facilities. Also custom LASIK coverage only available using wavefront technology with the microkeratome surgical device, other LASIK procedures may be performed at an additional cost to the member.</i></p>														
Low Vision	<ul style="list-style-type: none"> • Pre-approved low vision supplemental testing covered every two years • 75% coverage for approved low vision aids, up to \$1,000 (less any amount paid for supplemental testing) every two years 														
Out-of-Network Schedule	<p>We offer a generous reimbursement schedule for services from other providers</p> <table> <tr> <td>Exam</td><td>\$45</td></tr> <tr> <td>Lenses:</td><td></td></tr> <tr> <td>Single vision</td><td>\$30</td></tr> <tr> <td>Lined bifocal</td><td>\$50</td></tr> <tr> <td>Lined trifocal</td><td>\$65</td></tr> <tr> <td>Frame</td><td>\$70</td></tr> <tr> <td>Elective contact lenses (in lieu of lenses and frame)</td><td>\$105</td></tr> </table>	Exam	\$45	Lenses:		Single vision	\$30	Lined bifocal	\$50	Lined trifocal	\$65	Frame	\$70	Elective contact lenses (in lieu of lenses and frame)	\$105
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Monthly Rates Fully Insured: Risk Rates	See attached Proposal Illustration														
Rate Details	Rates are based on 2,075 eligible employees, are guaranteed for four years, and are valid until 12/31/2020. Coverage offered: 100% employee paid. Rates include any applicable taxes and health assessment fees known as of the date of the proposal.														
Disclaimers & Exclusions	<p>*Covered in full materials and services are less any applicable copay. Based on applicable laws, benefits and savings may vary by doctor location. Benefits may also vary at participating retail chains.</p> <p>Promotions like rebates and the featured frame brands promotion are continually evaluated and subject to change without notice. Promotions also do not apply at Costco Optical.</p> <p>The following items are excluded under this plan: two pairs of glasses instead of bifocals; replacement of lenses, frames, or contacts; medical or surgical treatment; orthoptics; vision training or supplemental testing.</p> <p>Items not covered under the contact lens coverage: insurance policies or service agreements; artistically painted or non-prescription lenses; additional office visits for contact lens pathology; contact lens modification, polishing or cleaning.</p> <p>In the event of a conflict between this information and your organization's contract with VSP, the terms of the contract will prevail.</p>														



Big Value. More Savings with VSP® Vision Care.

With Exclusive Member Extras, savings never looked so good. We put our members first by providing exclusive special offers from leading industry brands, totaling more than \$2,500 in savings.

- Extra \$20 to spend on featured frame brands^{1,3}
- Mail-in rebate savings and free trials on popular contact lens brands
- Up to 50% savings on UNITY® digital lenses^{2,3}
- Up to 40% savings on sunsync® light-reactive lenses^{2,3}
- Satisfaction guarantee on Transitions everyday lenses
- Up to \$500 savings on LASIK at NVision and TLC eye centers
- Savings for VSP members and their extended family on digital hearing aids (up to \$2,400 per pair) and replacement batteries through TruHearing®⁴
- Savings on EyePromise EZ Tears dry eye and contact lens comfort formula
- Financing for vision care expenses with the CareCredit credit card



Visit vsp.com to find our Premier Program locations that offer wide selections of featured frame brands and Bonus Offers to maximize value.



For more great offers, scan
or visit vsp.com/specialoffers.

1. Brands/promotion subject to change 2. Savings based on doctor's retail price and vary by plan and purchase selection; average savings determined after benefits are applied. 3. Available only to VSP members with applicable plan benefits. 4. Savings compared to national average retail prices on state-of-the-art digital hearing aids; offer not available in WA

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BAUSCH + LOMB
See better. Live better.

CareCredit
Making care possible...today.



CooperVision

**EXTRA \$20
TO SPEND ON**

eyeconic
com

EyePromise
and the eye doctor

Flexon
COLLECTION



NVISION
EYE CENTERS

sunsync

TLC
Laser Eye Centers

Transitions

TruHearing

UNITY
See the moment.

Better Employee Value

VSP® Vision Care puts your employees first. That's why we guarantee they'll get the lowest out-of-pocket costs—employees' #1 priority in a vision plan.¹

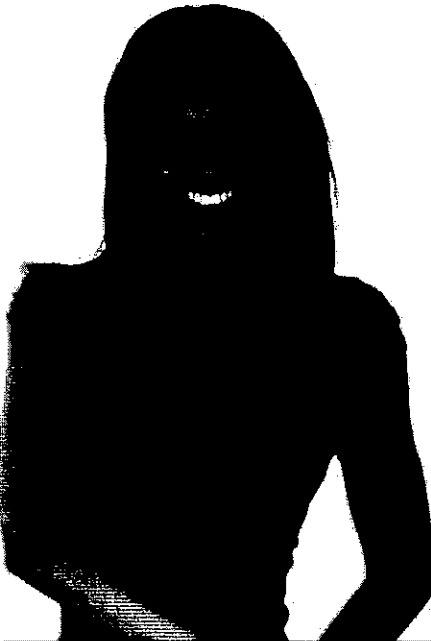


Better Value Every Day

As the only national not-for-profit vision company, VSP gives your employees the best value for their eyewear.

- Most popular lens enhancements are covered after a copay, delivering substantial savings to your employees.
- Wholesale Frame Guarantee means more frames are covered in full with their allowance.
- Employees also get 20% off frames over their allowance amount.²

Plus, your employees automatically get an extra \$20 to spend on featured frame brands like **bebe®**, **ck Calvin Klein®**, **Flexon®**, **Lacoste®**, **Michael Kors®**, **Nike®**, and **Nine West®**.³



Exclusive Member Extras

Only VSP members can save more than \$2,500 by taking advantage of exclusive rebates and special offers, including:

- Rebates on the most popular contact lens brands
- Special discounts on preferred frame brands
- Laser vision surgery—up to \$500 savings
- Nike-authorized prescription sunglasses—average savings of \$325⁴

Employees also save up to \$2,600 with TruHearing® on each pair of digital hearing aids.⁵



Visit vsp.com/specialoffers to see more ways your employees can save.

1. Jobson Research's 2012 Consumer Perceptions of Managed Vision Care Insight Survey 2. Based on applicable laws, benefits may vary by doctor location. 3. Featured frame brands include: Airlock®, Altair®, Anne Klein®, bebe®, Calvin Klein®, ck Calvin Klein®, Chloé®, Diane von Furstenberg®, Dragon®, Emilio Pucci®, Flexon®, Genesis®, JOE Joseph Abboud®, Joseph Abboud®, Karl Lagerfeld®, Lacoste®, Marchon NYC®, Michael Kors®, Nautica®, Nike®, Nine West®, Revlon®, Salvatore Ferragamo®, Sean John®, Tommy Bahama®, Valentino®, and X Games®—brands subject to change. 4. Available only through VSP doctors to VSP members with applicable plan benefits. 5. MetLife 11th Annual study of Employee Benefits Trends, 2013 6. TruHearing savings compared to national average retail prices on state-of-the-art digital hearing aids.