

Your Vision Benefits Summary

Get the best in eyecare and eyewear with NORTH RANCH BENEFIT TRUST - VOLUNTARY and VSP® Vision Care.

Using your VSP benefit is easy.

- Register at vsp.com.
 Once your plan is effective, review your benefit information.
- Find an eyecare provider who's right for you.
 The decision is yours to make—choose a VSP provider or any out-of-network provider. To find a VSP provider, visit vsp.com or call 800.877.7195.
- At your appointment, tell them you have VSP. There's
 no ID card necessary. If you'd like a card as a reference,
 you can print one on vsp.com.

That's it! We'll handle the rest—there are no claim forms to complete when you see a VSP provider.

Choice in Eyewear

From classic styles to the latest designer frames, you'll find hundreds of options. Choose from featured frame brands like Anne Klein, bebe®, Calvin Klein, Flexon®, Lacoste, Nike, Nine West, and more!. Visit **vsp.com** to find a VSP provider who carries these brands.

Plan Information

VSP Coverage Effective Date: 01/01/2016 VSP Provider Network: VSP Signature

NRBT Exam Plus

Benefit	Description	Copay
Your Coverage with a VSP Provider		
WellVision Exam	Focuses on your eyes and overall wellness Every 12 months	\$15
Additional Coverage	Primary Eyecare	
Extra Savings	Glasses and Sunglasses 20% savings on complete pair of prescription glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months from your last WellVision Exam.	
	Ontacts 15% savings on a contact lens exam (fitting and evaluation)	
	Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities	
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Your Coverage with Out-of-Network Providers

Visit **vsp.com** for details, if you plan to see a provider other than a VSP network provider

Exam.....up to \$50

VSP guarantees coverage from VSP network providers only. Coverage information is subject to change. In the event of a conflict between this information and your organization's contract with VSP, the terms of the contract will prevail. Based on applicable laws, benefits may vary by location.