

Your Vision Benefits Summary

Get the best in eyecare and eyewear with NORTH RANCH BENEFITS TRUST 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 more¹. Visit vsp.com to find a VSP provider who carries these brands.

Plan Information

VSP Coverage Effective Date: 01/01/2015 VSP Provider Network: VSP Signature

NRBT Signature Plan C \$25

Benefit	Description	Copay		
Your Coverage with a VSP Provider				
WellVision Exam	Focuses on your eyes and overall wellness Every 12 months	\$25 for exam and glasses		

Prescription Glasses				
Frame	 \$150 allowance for a wide selection of frames \$170 allowance for featured frame brands 20% savings on the amount over your allowance Every 12 months 	Combined with exam		
Lenses	 Single vision, lined bifocal, and lined trifocal lenses Polycarbonate lenses for dependent children Every 12 months 	Combined with exam		
Lens Enhancements	 Tints/Photochromic adaptive lenses Standard progressive lenses Premium progressive lenses Custom progressive lenses Average savings of 35-40% on other lens enhancements Every 12 months 	\$0 \$50 \$80 - \$90 \$120 - \$160		
Contacts (instead of glasses)	 \$130 allowance for contacts; copay does not apply Contact lens exam (fitting and evaluation) Every 12 months 	Up to \$60		
Additional Coverage	Diabetic Eyecare Program			
	Glasses and Sunglasses • Extra \$20 to spend on featured frame brands. Go to			

- vsp.com/specialoffers for details.
- · 30% savings on additional glasses and sunglasses, including lens enhancements, from the same VSP provider on the same day as your WellVision Exam. Or get 20% from any VSP provider within 12 months of your last WellVision Exam.

Extra Savings

Retinal Screening

· No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam

Laser Vision Correction

- · Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities
- · After surgery, use your frame allowance (if eligible) for sunglasses from any VSP doctor

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	Lined Trifocal Lenses	up to \$100
Frame	up to \$70	Progressive Lenses	up to \$75
Single Vision Lenses	up to \$50	Contacts	up to \$105
Lined Bifocal Lenses	up to \$75	Tints	up to \$5

Visit **vsp.com** or call **800.877.7195** for more details on your vision coverage and exclusive savings and promotions for VSP members.

VSP guarantees coverage from VSP network providers only. Based on applicable laws, benefits may vary by location.