

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 Choice

NRBT Choice Plan B \$0

Benefit	Description	Copay		
Your Coverage with a VSP Provider				
WellVision Exam	Focuses on your eyes and overall wellnessEvery 12 months	\$O		

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 24 months 	\$ O		
Lenses	 Single vision, lined bifocal, and lined trifocal lenses Polycarbonate lenses for dependent children Every 12 months 	\$ O		
Lens Enhancements	 Standard progressive lenses Premium progressive lenses Custom progressive lenses Average savings of 20-25% on other lens enhancements Every 12 months 	\$55 \$95 - \$105 \$150 - \$175		
Contacts (instead of glasses)	 \$130 allowance for contacts; copay does not apply Contact lens exam (fitting and evaluation) Every 12 months 	Up to \$60		

Glasses and Sunglasses

• Extra \$20 to spend on featured frame brands. Go to vsp.com/specialoffers for details.

 20% savings on additional glasses and sunglasses, including lens enhancements, 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

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	•	Lined Trifocal Lenses	
FrameSingle Vision Lenses		Progressive Lenses Contacts	
Lined Bifocal Lenses	up to \$50		·

 $\label{thm:providers} \mbox{VSP guarantees coverage from VSP network providers only. Based on applicable laws, benefits may vary by location.}$