

Keep your eyes healthy with NORTH RANCH BENEFITS TRUST and VSP[®] Vision Care.

Why enroll in VSP? Your eyes deserve the best care to keep them healthy year after year. Plus with VSP, you'll get a great value on your eyecare and eyewear.

You'll like what you see with VSP.

- **Value and Savings.** You'll get great benefits on your exam and eyewear at an affordable price.
- **Personalized Care.** You'll get quality care that focuses on your eyes and overall wellness through a WellVision Exam[®] from a VSP doctor. When you see a VSP doctor, you'll get the most out of your benefit and have lower out-of-pocket costs. Plus, with a VSP doctor your satisfaction is guaranteed—if you're not 100% happy, we'll make it right.
- **Great Eyewear.** Choose the eyewear that's right for you and your budget.
- **Choice of Providers.** With open access to see any eyecare provider, you can see the one who's right for you. Choose a VSP doctor or any other provider.

Enroll in VSP today.
You'll be glad you did.

Contact us.
vsp.com
800.877.7195

Using your VSP benefit is easy.

- **Find an eyecare provider who's right for you.**
To find a VSP doctor, visit vsp.com or call 800.877.7195.
- **Review your benefit information.**
Visit vsp.com to review your plan coverage before your appointment.
- **At your appointment, tell them you have VSP.**
There's no ID card necessary.

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

Choice in Eyewear

From classic styles to the latest designer frames, you'll find hundreds of options. Choose from featured frame brands like bebe[®], ck Calvin Klein, Flexon[®], Lacoste, Michael Kors, Nike, Nine West, and more. Visit vsp.com to find a doctor who carries these brands.



Your VSP Vision Benefits Summary

NORTH RANCH BENEFITS TRUST and VSP provide you with an affordable eyecare plan.

VSP Coverage Effective Date: 03/01/2014

VSP Doctor Network: VSP Signature

Visit vsp.com for more details on your vision benefit and for exclusive savings and promotions for VSP members.

| Benefit | Description | Copay | Frequency |
|---------------------------------|--|--------------------------------------|----------------------|
| Your Coverage with a VSP Doctor | | | |
| WellVision Exam | • Focuses on your eyes and overall wellness | \$15 | Every 12 months |
| Prescription Glasses | | \$30 | See frame and lenses |
| Frame | • \$150 allowance for a wide selection of frames • \$170 allowance for featured frame brands • 20% savings on the amount over your allowance | Included in Prescription Glasses | Every 24 months |
| Lenses | • Single vision, lined bifocal, and lined trifocal lenses • Polycarbonate lenses for dependent children | Included in Prescription Glasses | Every 24 months |
| Lens Enhancements | • Standard progressive lenses • Premium progressive lenses • Custom progressive lenses • Average savings of 35-40% on other lens enhancements | \$50 \$80 - \$90 \$120 - \$160 | Every 24 months |
| Contacts (instead of glasses) | • \$150 allowance for contacts; copay does not apply • Contact lens exam (fitting and evaluation) | Up to \$60 | Every 24 months |
| Primary Eyecare | • Treatment and diagnosis of eye conditions like pink eye, vision loss and monitoring of cataracts, glaucoma and diabetic retinopathy. Limitations and coordination with medical coverage may apply. Ask your VSP doctor for details. | \$20 | As needed |
| Computer Vision Care | | | |
| Frame | • \$90 allowance for a wide selection of frames • \$110 allowance for featured frame brands • 20% savings on the amount over your allowance | \$10 for frame and lenses | Every 12 months |
| Lenses | • Single vision, lined bifocal, lined trifocal, and occupational lenses | Combined with Frame | Every 12 months |
| Extra Savings | Glasses and Sunglasses <ul style="list-style-type: none">• 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 doctor on the same day as your WellVision Exam. Or get 20% from any VSP doctor within 12 months of your last WellVision Exam. | | |
| | Retinal Screening <ul style="list-style-type: none">• No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam | | |
| | Laser Vision Correction <ul style="list-style-type: none">• 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 | | |
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Your Coverage with Other Providers

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

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|----------------------|-------------------------------------|---------------------------------------|--------------------------|
| Exam.....up to \$50 | Single Vision Lenses.....up to \$50 | Lined Trifocal Lenses.....up to \$100 | Contacts.....up to \$105 |
| Frame.....up to \$70 | Lined Bifocal Lenses.....up to \$75 | Progressive Lenses.....up to \$75 | |

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