

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 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	\$10 for exam and glasses	Every 12 months
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	Combined with exam	Every 12 months
Lenses	- Single vision, lined bifocal, and lined trifocal lenses - Polycarbonate lenses for dependent children	Combined with exam	Every 12 months
Lens Enhancements	- Tints/Photochromic adaptive lenses - Standard progressive lenses - Premium progressive lenses - Custom progressive lenses - Average savings of 35-40% on other lens enhancements	\$0 \$50 \$80 - \$90 \$120 - \$160	Every 12 months
Contacts (instead of glasses)	\$130 allowance for contacts and contact lens exam (fitting and evaluation) 15% savings on a contact lens exam (fitting and evaluation)	\$0	Every 12 months
Diabetic Eyecare Program	Services related to type 1 diabetes. Limitations and coordination with medical coverage may apply. Ask your VSP doctor for details.	\$20	As needed
Extra Savings	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 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 - 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 Other Providers

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

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	Tints.....up to \$5

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

Enroll in VSP today.
You'll be glad you did.
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800.877.7195

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