A Look at Your VSP Vision Coverage

With VSP and NORTH RANCH BENEFITS TRUST, your health comes first.



As a member, you'll get access to savings and personalized vision care from a VSP network doctor for you and your family.

Value and savings you love.

Save on eyewear and eye care when you see a VSP network doctor. Plus, take advantage of Exclusive Member Extras which provide offers from VSP and leading industry brands totaling over \$3,000 in savings.

Provider choices you want.

PREMIER

Maximize your benefits at a Premier Program location, which is part of our incredible network of doctors.

Shop online and connect your benefits.

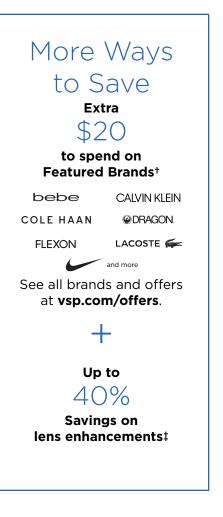
eyeconic[®] is the preferred VSP online retailer where you can shop in-network with your vision benefits. See your savings in real time when you shop over 70 brands of contacts, eyeglasses, and sunglasses.

Quality vision care you need.

You'll get great care from a VSP network doctor, including a WellVision Exam[®]. An annual eye exam not only helps you see well, but helps a doctor detect signs of eye conditions and health conditions, like diabetes and high blood pressure.

Using your benefit is easy!

Create an account on **vsp.com** to view your in-network coverage, find the VSP network doctor who's right for you, and discover savings with exclusive member extras. At your appointment, just tell them you have VSP.



vision care

Your VSP Vision Benefits Summary

NORTH RANCH BENEFITS TRUST and VSP provide you with an affordable vision plan (CHOICE A \$0).

PROVIDER NETWORK:

EFFECTIVE DATE:

VSP Choice

01/01/2023



Your Coverage with a VSP Provider cuses on your eyes and overall wellness tinal screening for members with diabetes ditional exams and services beyond routine care to treat mediate issues from pink eye to sudden changes in vision or monitor ongoing conditions such as dry eye, diabetic eye sease, glaucoma, and more. ordination with your medical coverage may apply. Ask your P doctor for details.	\$0 \$0 per screening \$20 per exam \$0	Every 12 months Available as needed Every 24 months
tinal screening for members with diabetes ditional exams and services beyond routine care to treat mediate issues from pink eye to sudden changes in vision or monitor ongoing conditions such as dry eye, diabetic eye ease, glaucoma, and more. ordination with your medical coverage may apply. Ask your P doctor for details. 30 featured frame brands allowance 50 frame allowance % savings on the amount over your allowance 0 Walmart*/Sam's Club*/Costco* frame allowance	\$0 per screening \$20 per exam	Available as needed
ditional exams and services beyond routine care to treat mediate issues from pink eye to sudden changes in vision or monitor ongoing conditions such as dry eye, diabetic eye ease, glaucoma, and more. ordination with your medical coverage may apply. Ask your P doctor for details. 30 featured frame brands allowance 50 frame allowance % savings on the amount over your allowance 0 Walmart*/Sam's Club*/Costco* frame allowance	screening \$20 per exam	
60 frame allowance % savings on the amount over your allowance 0 Walmart®/Sam's Club®/Costco® frame allowance	\$0	Every 24 months
60 frame allowance % savings on the amount over your allowance 0 Walmart®/Sam's Club®/Costco® frame allowance	\$0	Every 24 months
ngle vision, lined bifocal, and lined trifocal lenses pact-resistant lenses for dependent children	\$O	Every 24 months
emium progressive lenses stom progressive lenses	\$0 \$95 - \$105 \$150 - \$175	Every 24 months
	Up to \$60	Every 24 months
ady-made non-prescription blue light filtering glasses, instead	\$0	Every 24 months
tra \$20 to spend on featured frame brands. Go to vsp.com/off % savings on additional glasses and sunglasses, including lens e		m any VSP provider with
-	nancement to a We	ellVision Exam
erage 15% off the regular price or 5% off the promotional price	e; discounts only a	vailable from contracted
	% savings on additional glasses and sunglasses, including lense months of your last WellVision Exam. ine Retinal Screening o more than a \$39 copay on routine retinal screening as an enh r Vision Correction erage 15% off the regular price or 5% off the promotional price cilities	emium progressive lenses\$95 - \$105istom progressive lenses\$150 - \$175erage savings of 30% on other lens enhancementsUp to \$6030 allowance for contacts; copay does not apply intact lens exam (fitting and evaluation)Up to \$6050 allowance for ready-made non-prescription sunglasses, or ady-made non-prescription blue light filtering glasses, instead prescription glasses or contacts\$050 allowance for ready-made non-prescription sunglasses, or ady-made non-prescription blue light filtering glasses, instead prescription glasses or contacts\$050 allowance for spend on featured frame brands. Go to vsp.com/offers for details. % savings on additional glasses and sunglasses, including lens enhancements, fro months of your last WellVision Exam.inte Retinal Screening o more than a \$39 copay on routine retinal screening as an enhancement to a We r Vision Correction erage 15% off the regular price or 5% off the promotional price; discounts only a cilities

With so many in-network choices, VSP makes it e	easy to get the most out of your benefits. You'll ha	ve access to preferred private practice, retail, and		
online in-network choices. Log in to vsp.com to find an in-network provider. Your plan provides the following out-of-network reimbursements:				
Examup to \$45	Lined Bifocal Lensesup to \$50	Progressive Lensesup to \$50		
Frameup to \$70	Lined Trifocal Lensesup to \$65	Contactsup to \$105		
Single Vision Lensesup to \$30				

VSP guarantees member satisfaction from VSP 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. In the state of Washington, VSP Vision Care, Inc., is the legal name of the corporation through which VSP does business. TruHearing is not available directly from VSP in the states of California and Washington.

©2022 Vision Service Plan. All rights reserved.

VSP, Eyeconic, and WellVision Exam are registered trademarks of Vision Service Plan and VSP LightCare is a trademark of Vision Service Plan. Flexon and Dragon are registered trademarks of Marchon Eyewear, Inc. All other brands or marks are the property of their respective owners. 102898 VCCM

^{*}Only available to VSP members with applicable plan benefits. Frame brands and promotions are subject to change. ‡Savings based on doctor's retail price and vary by plan and purchase selection; average savings determined after benefits are applied. Ask your VSP network doctor for more details. +Coverage with a retail chain may be different or not apply.