

VSP Vision EMPLOYER SPONSORED Benefit and Rate Sheet for 2025 Effective Dates



Available in CA & CO¹ Group Size: 3+

Choose One Plan from Page 1 or 2:								
Plan Name	CHOICE A \$0/\$160 0080	CHOICE B \$10/\$25/\$160 0093	CHOICE B \$0/\$160 0081	CHOICE C \$10/\$25/\$160 0094	CHOICE C EASYOPTIONS ² LIGHTCARE ³ \$10/\$25/\$160 0095			
Network	CHOICE PPO IN-NETWORK	CHOICE PPO IN-NETWORK	CHOICE PPO IN-NETWORK	CHOICE PPO IN-NETWORK	CHOICE PPO IN-NETWORK			
Benefit Frequency								
Exam/Lens/Frame	Every 12/24/24 months	Every 12/12/24 months	Every 12/12/24 months	Every 12/12/12 months	Every 12/12/12 months			
Deductible/Copay								
Exam	\$0	\$10	\$0	\$10	\$10			
Lens/Frame		\$25		\$25	\$25			
Benefits (After Deductib	ole/Copay)							
Exam	100%	100%	100%	100%	100%			
Lenses - Single	100%	100%	100%	100%	100%			
Lenses - Bifocal	100%	100%	100%	100%	100%			
Lenses - Trifocal	100%	100%	100%	100%	100%			
Lenses - Enhancements	Subject to copays	Subject to copays	Subject to copays	Subject to copays	Subject to copays			
Frame	\$1604	\$1604	\$1604	\$16O ⁴	\$1604			
Contacts - Elective (In lieu of glasses)	\$150 allowance	\$160 allowance	\$150 allowance	\$160 allowance	\$160 allowance			
Fit & Follow-up Exam	Up to \$60 copay	Up to \$60 copay	Up to \$60 copay	Up to \$60 copay	Up to \$60 copay			
Medically Necessary	100%	100%	100%	100%	100%			
Monthly Rates								
Member Only	\$7.93	\$9.30	\$11.12	\$11.29	\$11.42			
Member + Spouse/DP	\$13.03	\$15.89	\$16.92	\$19.89	\$20.34			
Member + 1 Child	\$13.03	\$15.89	\$16.92	\$19.89	\$20.34			
Member + Children	\$13.03	\$15.89	\$16.92	\$19.89	\$20.34			
Member + Family	\$20.97	\$23.94	\$27.28	\$30.37	\$31.20			
Rate Guarantee	2 years	2 years	2 years	2 years	2 years			
Monthly Admin Fee		\$15						

SIC code is required. Certain industries are ineligible to purchase these plans, such as: Dental Offices 8021, Dental Labs 8071, Medical Labs 8072, and Seasonal Employees, Part-time help and groups without an SIC. This is a summary of benefits. For more detailed information, view the carriers Summary of Benefits.

1 VSP Vision plans are available to groups of 3 or more enrolled employees. Group must be headquartered in CA or CO. Employees can reside in any state. Employer Sponsored plans assume employer is paying 50%-100% of the member's premium.

The employer must choose one of the following participation options on the Employer Application:

Option 1: VSP participation and contribution matches employer-sponsored medical plan participation exactly.

Option 2: VSP participation and contribution matches employer-sponsored dental plan participation exactly. Option 3: VSP participation is 100% employer paid, and all eligible employees and all eligible dependents are enrolled.

Option 4: VSP participation is 100% employer paid, and all eligible employees and no dependents are enrolled.

Inshore Benefits is a product portfolio of North Ranch Benefits Trust | Website: InshoreBenefits.com Inshore Benefits is marketed by Warner Pacific Insurance Services, Inc. | Phone: (800) 801-2300 | Fax: (800) 609-0111 | Email: quoting@warnerpacific.com Inshore Benefits is administrated by Pathian Administrators | Phone: (800) 786-6525 | Fax: (818) 960-0141 | Email: inshore@pathianadministrators.com

² EasyOptions - Choose your upgrade - \$260 Frame Allowance, or Anti-glare Lenses, or Progressive Lenses, or Light-reactive Lenses, or in lieu of glasses a \$260 Contact Lens allowance. VSP EasyOptions plan benefits are not available at retail chains such as Walmart®, Sam's Club®, or Costco.

³ LightCare - You can use your frame and lens benefit to get non-prescription (ready-to-wear) eyewear from your VSP network doctor. Such as non-prescription sunglasses or blue light filtering glasses.

⁴ Coverage with a retail chain, Walmart®, Sam's Club®, or Costco may be different or not apply; such as \$90 Frame Allowance at retail chain. Before seeking services, contact VSP to find a VSP provider or a retail chain to discuss their allowances.



VSP Vision EMPLOYER SPONSORED Benefit and Rate Sheet for 2025 Effective Dates



Available in CA & CO¹ Group Size: 3+

Choose One Plan from Page 1 or 2:								
Plan Name	SIGNATURE B \$10/\$25/\$160 0090	SIGNATURE B \$10/\$160 0001	SIGNATURE C \$10/\$25/\$160 0091	SIGNATURE C \$25/\$160 0069	SIGNATURE C \$10/\$160 0068			
Network	SIGNATURE PPO	SIGNATURE PPO	SIGNATURE PPO	SIGNATURE PPO	SIGNATURE PPO			
Benefit Frequency								
Exam/Lens/Frame	Every 12/12/24 months	Every 12/12/24 months	Every 12/12/12 months	Every 12/12/12 months	Every 12/12/12 months			
Deductible/Copay								
Exam	\$10	\$10	\$10	\$25	\$10			
Lens/Frame	\$25		\$25					
Benefits (After Deductib	le/Copay)							
Exam	100%	100%	100%	100%	100%			
Lenses - Single	100%	100%	100%	100%	100%			
Lenses - Bifocal	100%	100%	100%	100%	100%			
Lenses - Trifocal	100%	100%	100%	100%	100%			
Lenses - Enhancements	Subject to copays	Subject to copays	Subject to copays	Subject to copays	Subject to copays			
Frame	\$16O ²	\$16O ²	\$16O ²	\$160 ²	\$160 ²			
Contacts - Elective (In lieu of glasses)	\$160 allowance	\$150 allowance	\$160 allowance	\$150 allowance	\$150 allowance			
Fit & Follow-up Exam	Up to \$60 copay	Up to \$60 copay	Up to \$60 copay	Up to \$60 copay	Up to \$60 copay			
Medically Necessary	100%	100%	100%	100%	100%			
Monthly Rates								
Member Only	\$10.63	\$13.75	\$13.03	\$13.27	\$16.79			
Member + Spouse/DP	\$18.56	\$20.68	\$23.36	\$20.18	\$25.24			
Member + 1 Child	\$18.56	\$20.68	\$23.36	\$20.18	\$25.24			
Member + Children	\$18.56	\$20.68	\$23.36	\$20.18	\$25.24			
Member + Family	\$28.25	\$33.32	\$35.96	\$32.50	\$40.65			
Rate Guarantee	2 years	2 years	2 years	2 years	2 years			
Monthly Admin Fee		\$15						

SIC code is required. Certain industries are ineligible to purchase these plans, such as: Dental Offices 8021, Dental Labs 8071, Medical Labs 8072, and Seasonal Employees, Part-time help and groups without an SIC. This is a summary of benefits. For more detailed information, view the carriers Summary of Benefits.

1 VSP Vision plans are available to groups of 3 or more enrolled employees. Group must be headquartered in CA or CO. Employees can reside in any state. Employer Sponsored plans assume employer is paying 50%-100% of the member's premium.

The employer must choose one of the following participation options on the Employer Application:

Option 1: VSP participation and contribution matches employer-sponsored medical plan participation exactly.

Option 3: VSP participation and contribution matches employer-sponsored dental plan participation exactly.

Option 3: VSP participation is 100% employer paid, and all eligible employees and all eligible dependents are enrolled.

Option 4: VSP participation is 100% employer paid, and all eligible employees and no dependents are enrolled.

2 Coverage with a retail chain, Walmart®, Sam's Club®, or Costco may be different or not apply; such as \$90 Frame Allowance at retail chain. Before seeking services, contact VSP to find a VSP provider or a retail chain to discuss their allowances.

Inshore Benefits is a product portfolio of North Ranch Benefits Trust | Website: InshoreBenefits.com Inshore Benefits is marketed by Warner Pacific Insurance Services, Inc. | Phone: (800) 801-2300 | Fax: (800) 609-0111 | Email: quoting@warnerpacific.com Inshore Benefits is administrated by Pathian Administrators | Phone: (800) 786-6525 | Fax: (818) 960-0141 | Email: inshore@pathianadministrators.com