

Vision PPO INDIVIDUAL

Benefit and Rate Sheet for 2025 Effective Dates



Available in all states excluding CA & CO¹ Individual and Family Plans

| Choose One or More Pla | ns | | | | |
|--|-------------------------------------|-------------------------------------|-------------------------------|-------------------------------------|--|
| Plan Name | CHOICE A \$10/\$25/\$150 0031 | CHOICE B \$10/\$25/\$160 0032 | CHOICE B \$0/\$180 0033 | CHOICE C \$10/\$10/\$180 0034 | CHOICE C \$20/\$200 EASYOPTIONS ² LIGHTCARE™ 0035 |
| 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 | \$10 | \$10 | \$0 | \$10 | \$20 |
| Lens/Frame | \$25 | \$25 | | \$10 | |
| 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 |
| Frame⁴ | \$150 | \$160 | \$180 | \$180 | \$200 |
| Contacts - Elective (In lieu of glasses) | \$150 allowance | \$160 allowance | \$180 allowance | \$180 allowance | \$180 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 | \$7.60 | \$9.18 | \$10.58 | \$11.02 | \$13.22 |
| Member + Spouse/DP | \$12.66 | \$15.84 | \$18.63 | \$19.53 | \$23.91 |
| Member + 1 Child | \$12.66 | \$15.84 | \$18.63 | \$19.53 | \$23.91 |
| Member + Children | \$13.38 | \$16.77 | \$19.76 | \$20.72 | \$25.40 |
| Member + Family | \$19.87 | \$25.28 | \$30.05 | \$31.60 | \$39.09 |
| Rate Guarantee | 2 years | 2 years | 2 years | 2 years | 2 years |
| Monthly Admin Fee | | | \$5.00 | | |

1 These VSP plans are availablet o individuals and families residing in any states, excluding CA or CO.

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 (10), Sam's Club (10), 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