



## **Vision PPO INDIVIDUAL**

## **Benefit and Rate Sheet for 2026 Effective Dates**

Available in CA and CO<sup>1</sup> Individual and Family Plans

Choose One or More Plans:						
Plan Name	PLAN A 0009	PLAN B 0026	PLAN C 0027	PLAN C 0030	PLAN C 0029	
Network	PPO CHOICE IN-NETWORK	PPO CHOICE IN-NETWORK	PPO CHOICE IN-NETWORK	PPO CHOICE IN-NETWORK EASYOPTIONS <sup>2</sup> LIGHTCARE <sup>3</sup>	PPO SIGNATURE IN-NETWORK	
Benefit Frequency						
Exam/Lens/Frame	Every 12/24/24 months	Every 12/12/24 months	Every 12/12/12 months	Every 12/12/12 months	Every 12/12/12 months	
Deductible/Copay						
Exam	\$15	\$10	\$10	\$10	\$25	
Lens/Frame	\$30	\$20	\$20	\$25		
Benefits (After Deductible	e/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 <sup>4</sup>	\$150	\$150	\$180	\$180	\$200	
Contacts (In lieu of glasses)	\$180 allowance	\$180 allowance	\$180 allowance	\$160 allowance	\$180 allowance	
Fit & Follow-up Exam	Up to \$60 copay	Up to \$60 copay				
Medically Necessary	100%	100%	100%	100%	100%	
Monthly Rates						
Member Only	\$8.55	\$11.12	\$13.28	\$13.60	\$15.57	
Member + Spouse/DP	\$13.34	\$19.42	\$23.75	\$24.69	\$28.33	
Member + 1 Child	\$13.34	\$19.42	\$23.75	\$24.69	\$28.33	
Member + Children	\$13.34	\$19.42	\$23.75	\$24.69	\$28.33	
Member + Family	\$20.87	\$29.54	\$36.50	\$38.22	\$43.87	
Rate Guarantee	2 years	2 years	2 years	2 years	2 years	
Monthly Admin Fee		\$5.00				

<sup>1</sup> These VSP plans are available to individuals and families residing in CA or CO.

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

<sup>2</sup> 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.

<sup>3</sup> 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.

<sup>4</sup> 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.