

Your vision coverage

Option 1: Significant out-of-pocket savings available with your **Full Feature** plan by visiting one of VSP's network locations, including one of the largest private practice provider networks, Visionworks and contracted Pearle Vision locations.

Option 2: Significant out-of-pocket savings available with your **Full Feature** plan by visiting one of Davis Vision's network locations including retail centers such as Costco®, Wal-Mart®, JCPenney®, Target®, Sam's Club®, Pearle®, Visionworks®. You can also use your network benefits online at Visionworks®.com, glasses®.com, WarbyParker®.com, or 1800contacts®.com.

Your Vision Plan	Option 1: Full Feature		Option 2: Full Feature - Designer	
Your Network is	VSP Choice Network		Davis Vision	
Your Semi-monthly premium	\$ 3.10		\$ 3.01	
You and Spouse	\$ 5.90		\$ 5.73	
You and Child(ren)	\$ 6.22		\$ 6.04	
You, Spouse and Child(ren)	\$ 9.14		\$ 8.87	
Copay				
Exams Copay	\$ 10		\$ 10	
Materials Copay <i>(waived for elective contact lenses)</i>	\$ 15		\$ 15	
Sample of Covered Services	<i>You pay (after copay if applicable):</i>		<i>You pay (after copay if applicable):</i>	
	<i>In-network</i>	<i>Out-of-network</i>	<i>In-network</i>	<i>Out-of-network</i>
Eye Exams	\$0	Amount over \$39	\$0	Amount over \$50
Single Vision Lenses	\$0	Amount over \$23	\$0	Amount over \$48
Lined Bifocal Lenses	\$0	Amount over \$37	\$0	Amount over \$67
Lined Trifocal Lenses	\$0	Amount over \$49	\$0	Amount over \$86
Lenticular Lenses	\$0	Amount over \$64	\$0	Amount over \$126
Frames	80% of amount over \$130 ¹	Amount over \$46	80% of amount over \$130* ²	Amount over \$48
Costco, Walmart and Sam's Club Frame Allowance	Amount over \$70		N/A	
Contact Lenses <i>(Elective)</i>	Amount over \$130	Amount over \$100	N/A	N/A
Contact Lenses <i>(Elective and conventional)</i>	N/A	N/A	85% of amount over \$130*	Amount over \$105
Contact Lenses <i>(Planned replacement and disposable)</i>	N/A	N/A	85% of amount over \$130*	Amount over \$105
Contact Lenses <i>(Medically Necessary)</i>	\$0	Amount over \$210	\$0	Amount over \$210
Contact Lenses <i>(Evaluation and fitting)</i>	15% off UCR	No discounts	No discounts	No discounts
Cosmetic Extras	Avg. 20-25% off retail price	No discounts	Avg. 40-60% off retail price	No discounts

VISION PREMIUM	VSP CHOICE	DAVIS VISION
Employee Only:	\$3.10	\$3.01
Employee + Spouse:	\$5.90	\$5.73
Employee + Child(ren):	\$6.22	\$6.04
Family:	\$9.14	\$8.87

Your vision coverage

Your Vision Plan	Option 1: Full Feature	Option 2: Full Feature - Designer
Glasses (<i>Additional pair of frames and lenses</i>)	20% off retail price** No discounts	50% at Visionworks and 30% at other in network providers No discounts
Laser Correction Surgery Discount	Up to 15% off the usual charge or 5% off promotional price No discounts	Savings of 40-50% off national average price thru Davis laser vision network No discounts
Service Frequencies		
Exams	Every calendar year	Every calendar year
Lenses (<i>for glasses or contact lenses</i>)‡‡	Every calendar year	Every calendar year
Frames	Every two calendar years‡‡‡	Every two calendar years
Network discounts (<i>glasses and contact lens professional service</i>)	Limitless within 12 months of exam.	Applies to first purchase & courtesy discount from most providers on subsequent purchases.
Dependent Age Limits	26	26
To Find a Provider:	Register at VSP.com to find a participating provider.	Visit www.Guardianlife.com and click on "Find a Provider"

VSP

- ‡‡Benefit includes coverage for glasses or contact lenses, not both.
- ** For the discount to apply your purchase must be made within 12 months of the eye exam.
- Charges for an initial purchase can be used toward the material allowance. Any unused balance remaining after the initial purchase cannot be banked for future use. The only exception would be if a member purchases contact lenses from an out of network provider, members can use the balance towards additional contact lenses within the same benefit period.
- ¹Extra \$20 on select brands
- Members can use their in network benefits on line at Eyeconic.com.
- ‡‡‡. The VSP system considers contact lenses to be the equivalent of a full pair of eyeglasses (lenses and frames) so while the member can obtain contact lenses one year and standard eyeglass lenses the next year, the frames benefit would not be available until 24 months or two calendar years, depending on the plan design, after the date the member obtained the contact lenses.
- In Network Routine Retinal Screening Covered after no more than a \$39 copay.

Davis

- ‡‡Benefit includes coverage for glasses or contact lenses, not both.
- Contact lenses from Davis Vision's Collection are available at most private practice locations with Full Feature and Materials Only plans. Contacts from the collection are covered in full including fitting and evaluation, in excess of the plan's materials copay. Elective contacts that are not part of the Collection are covered up to the plan's elective contact lens allowance and the materials copay is waived.
- *Additional discounts are not available at all private practice locations. Costco, Walmart, Sam's Club, glasses.com, and 1800contacts.com do not allow additional discounts.
- For Davis Vision, complete eyeglasses must be purchased at one time from one provider. For example, if a member purchases only lenses, he or she cannot purchase frames later in the same benefit period. The member is not eligible for new vision materials until the next benefit period. Only charges for an initial purchase can be used toward the material allowance. Any unused balance remaining after the initial purchase cannot be banked for future use.
- ²Extra \$50 at Visionworks stores and at Visionworks.com.
- In Network Routine Retinal Screening Covered after no more than a \$39 copay.
- Members can use their in network benefits at visionworks.com, warbyparker.com, glasses.com, and 1800contacts.com. Additional discounts are not available at glasses.com or 1800contacts.com. Discounts may vary at Warby Parker.