

VISION COVERAGE

The vision plan is offered through Vision Service Plan (VSP).

The vision plan offered can assist you in maintaining quality eye care. The vision plan covers routine vision services. VSP has a nationwide net-

work of doctors located in rural and metropolitan areas. In fact, more than ninety percent of members have access to a VSP doctor within ten miles of their home. VSP doctors provide both eye exams and eyewear, making for a convenient "one-stop" means of obtaining eye care benefits.

Treatment for disease or injury will be covered under your medical plan.

Remember that most vision expenses not covered under this plan may be reimbursed through the Health Care Reimbursement Account (HCRA). If you elect to participate in the HCRA, you can use pretax dollars to pay for them.

Vision Benefit Summary

Glasses—One pair of glasses or contacts every 12 months Single Lenses Bifocal Trifocal Lenticular Frames, Lenses and Exam or Contacts and Exam have a combined limit of \$300 within a calendar year. Any remaining balance is the patient's responsibility. Contacts—Elective Eye Exams—Every 12 months Lasik Eye Surgery MFT Unit II Employees Only * Employee Only Benefit of \$250

You will receive the maximum benefit when you receive care from a VSP provider. If you choose to receive care from a non-VSP provider, you'll pay more out-of-pocket because non-network providers can charge whatever amount they think is fair and you may need to file your own claim. To do this, request an itemized receipt (from your provider), logon to www.vsp.com to download a claim form, and mail to the address listed on the claim form.

Visit the VSP website at www.vsp.com for more information, including a list of VSP doctors in your area.

VSP Member Discounts

Big Value. More Savings with VSP. With Exclusive Member Extras, savings never looked so good. VSP puts their members first by providing exclusive special offers from leading industry brands. Visit https://vsp.com/optical-discounts.html. Return often to discover great deals on glasses, sunglasses, contact lenses and more.

For additional savings on lenses options, see page 11.

^{*}The Lasik eye benefit is manually administered by VSP, to receive the \$250 Lasik eye benefit, please contact Fringe Benefits for the appropriate claim form. If you contact VSP in regards to Lasik surgery, they will not be able to verify coverage for this benefit.

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Prices are effective July 1, 2012.

Patient Option	Single Vision ¹	Multifocal ¹
Solid Tints and Dyes (Pink I and II)	\$ O	\$ O
Solid Plastic Dye (except Pink I and II)	\$15	\$15
Plastic Gradient Dye	\$17	\$17
UV Protection	\$16	\$16
Factory-applied Scratch-resistant Coating	\$17	\$17
Polycarbonate Lenses Polycarbonate lenses are covered in full for dependent children.	\$31	\$35
Anti-reflective Coating	\$41	\$41
Photochromic Lenses - Plastic	\$70	\$82

Prices shown reflect the standard option price for each respective category. Premium options may vary. Prices are valid only through VSP Choice Preferred Providers and are subject to change without notice.

Progressive Lenses

Your members will get added value with our newly priced standard and premium progressive lens option categories.

Patient Option	Multifocal ²	
Custom Progressive - Plastic	\$150 - \$175	
Premium Progressive - Plastic	\$95 - \$105	
Standard Progressive - Plastic	\$55	

² Prices shown reflect the range of prices for each respective category. Prices are valid only through VSP Network Preferred Providers and are subject to change without notice.

Solid Tints and Dyes

Solid color tints and dyes are not only fashionable, they also reduce the amount of light coming through the lenses.

Plastic Gradient Dyes

Gradient dyes are usually dark at the top and gradually lighten toward the bottom of the lenses.

UV Protection

Overexposing your eyes to ultraviolet rays can cause serious eye conditions. The combination of UV protection that's built into lenses and applied as a coating can block 98%-100% of transmitted and reflected UVA and UVB rays.

Scratch-resistant Coating

Scratch-resistant coatings can be applied to plastic lenses to increase their resistance to normal scratching and pitting. The result is longer-lasting, clearer lenses.

Polycarbonate Lenses

Polycarbonate lenses are one of the thinnest, lightest, and most impact-resistant materials available. They're great for active lifestyles. Plus, they provide UV protection and scratch resistance.

Anti-reflective Coating

This coating can reduce eyestrain caused from glare, reflections, and the "halos" you see around lights at night. It helps protect your lenses from scratches and smudges, and can repel dust and water. This coating makes your vision sharper and your eyes appear clearer behind your lenses. Some anti-reflective coatings reduce the amount of reflected UV from the back of your lenses, providing the best overall UV protection possible.

Photochromic Lenses

Photochromic lenses automatically darken when exposed to sunlight and lighten when out of sunlight.

Progressive Lenses

Unlike traditional bifocal and trifocal lenses that have lines, progressive lenses are line-free. Also, the power gradually changes with distance.

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