

\$0 Exam / \$0 Materials Copay

Frequency Type: Last Date of Service	Employee	Spouse	Children
Vision Exam	12 Months	12 Months	12 Months
Lenses	12 Months	12 Months	12 Months
Frames	12 Months	12 Months	12 Months

Benefits: Employee Can Select Either	VBA Participating Provider Amount Covered/Benefit (Zero Copay)	Out-of-Network Max Reimbursement (Zero Copay)
Vision Exam (Glasses or Contacts)	Covered in Full	\$42
Clear Standard Lenses (Pair):		
Single Vision	Covered in Full	\$40
Bifocal	Covered in Full	\$60
Blended Bifocal	Covered in Full	\$60
Trifocal	Covered in Full	\$80
Progressives	Partially-Covered	\$80
Lenticular	Covered in Full	\$120
Polycarbonate	Covered in Full for Persons Up to Age 19	N/A
Basic Scratch Coating	Covered in Full	N/A
Photochromic	Covered in Full	N/A
Solid or Gradient Tint	Covered in Full	N/A
Frame (Wholesale Allowance)	Up to \$ 50	\$45
-OR-		
Elective Contacts (in lieu of eyeglass benefits)		
Material Allowance	Up to \$ 110 ^A	\$110
Elective Fitting Fee and Evaluation	15% off UCR	N/A
-OR-		
Medically Necessary Contacts	Covered in Full ^B	\$450
-AND-		
Lasik Surgery (once every 8 years)	N/A	\$125

Where an "allowance" is shown above, the Member is responsible for paying any charges in excess of the allowance less any applicable copay.

Benefits and participation may vary by location, including, but not limited to, Costco® Optical, Pearle Vision, LensCrafters®, Target Optical® and Boscov's™ Optical.

A The allowance is applied to all services/materials associated with contact lenses, including, but not limited to, contact fitting, dispensing, cost of the lenses, etc.

No guarantee the allowance will cover the entire cost of services and materials.

B Requires prior approval. May only be selected in lieu of all other material benefits listed herein.

\$0 Material Copay

Frequency Type: Last Date of Service
Lenses
Frames

Employee
12 Months
12 Months

Benefits: Employee Can Select Either
Safety Standard Lenses (Pair):
Single Vision
Bifocal
Blended Bifocal
Trifocal
Progressives
Lenticular
Polycarbonate
Basic Scratch Coating
Photochromic
Solid or Gradient Tint
Frame (Wholesale Allowance)

VBA Participating Provider Amount Covered/Benefit (Zero Copay)
Covered in Full
Covered in Full
Covered in Full
Covered in Full
Partially-Covered
Covered in Full
Covered in Full
Covered in Full
Covered in Full
Covered in Full
Covered in Full
Up to \$ 50

Out-of-Network Max Reimbursement (Zero Copay)
\$40
\$60
\$60
\$80
\$80
\$120
N/A
N/A
N/A
N/A
\$50

Where an "allowance" is shown above, the Member is responsible for paying any charges in excess of the allowance less any applicable copay. Benefits and participation may vary by location, including, but not limited to, Costco® Optical, Pearle Vision, LensCrafters®, Target Optical® and Boscov's™ Optical.

Retail Provider Locations*:

All About Eyes, Clarkson Eyecare, Costco**, Crown Optical, Eyes on Missouri, JC Penny Optical, Marion Eye Center, Target Optical, VisionWorks

* Benefits may vary at Participating Retail Provider locations. Retail Provider participation in VBA's Network may be subject to change without prior notice. Before scheduling an appointment, please verify provider participation by visiting VBA's website at www.vbaplans.com/vision and utilizing VBA's Provider Finder tool.

**Prior to obtaining services or materials from Costco, please contact VBA Customer Service to verify whether an in-network doctor is available at the desired location. Note: Materials may not be purchased from Costco locations without a Costco membership.

Safety Provider Locations:

Clarkson Eyecare, Ferguson Optical, Hussey Eye Care, Midwest Eye Associates, Thomas I. Monje, O.D., Susset Eye Center

Log in to the VBA Member Portal vbaplans.com to confirm eligibility for services and materials.

Use our Provider Finder to search for doctors in the VBA network.

While a member card is not necessary to access your benefits, you can print a card from the site so that you have all your plan information handy whenever you visit your doctor's office.

Schedule an appointment. Let the office know you have vision benefit coverage through VBA when scheduling your appointment and again prior to receiving services or purchasing materials.

The provider will submit all claims for covered benefits directly to VBA.

The provider will discuss and collect any copayments and/or out-of-pocket expenses from you, if applicable.

ADVANTAGES OF VBA MEMBERSHIP

We partner with several other companies that provide services to better your health and wellness.

- TLC Schedule your free LASIK eye surgery exam at a credentialed LASIK surgeon near you. Save up to 35% on this FDA approved and FSA & HSA eligible procedure.
- Quasight Call 1-877-437-6105.