

MANUFACTURER & BUSINESS ASSOCIATION

Number of Employees: 5,000
 \$0 Exam / \$0 Materials Copay
 Dependent Age: 26 (EOBM)

Frequency Type: Last Date of Service
Vision Exam
Lenses
Frames

Employee
24 Months
24 Months
24 Months

Spouse
24 Months
24 Months
24 Months

Children (19 EOBM)
12 Months
12 Months
24 Months

Benefits: Employee Can Select Either
Vision Exam (Glasses or Contacts)
Retinal Screening with Exam
Clear Standard Lenses (Pair):
Single Vision
Bifocal
Blended Bifocal
Trifocal
Progressives
Lenticular
Polycarbonate
Basic Scratch Coating
Frame (Wholesale Allowance)
-OR-
Elective Contacts (in lieu of eyeglass benefits)
Material Allowance
Elective Fitting Fee and Evaluation
-OR-
Medically Necessary Contacts
Low Vision Aids (Per 24 Months. No Lifetime Max)
-AND-
Lasik Surgery (once every 8 years)

VBA Participating Provider Amount Covered/Benefit
Covered in Full
Copay not to exceed \$39
Covered in Full
Covered in Full
Covered in Full
Covered in Full
Partially-Covered
Covered in Full
Covered in Full for Persons Up to Age 19
Covered in Full
Up to \$50
Up to \$125 ^A
15% off UCR
Covered in Full ^B
N/A
N/A

Out-of-Network Max Reimbursement (Zero Copay)
\$40
N/A
\$40
\$60
\$60
\$80
\$80
\$120
N/A
N/A
\$50
\$125
N/A
\$450
\$650
\$200

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.

Cost Per Employee Per Month

Employee Only	Employee + 1	Employee + Family
\$3.76	\$7.08	\$9.78

This plan is designed to cover your visual needs rather than cosmetic options.

Additional Charges

You may incur out-of-pocket charges when selecting any of the following:

- Tinted Lenses
- Photochromic/Polarized Lenses
- Polycarbonate (covered under age 19)
- Hi-index Lenses
- Progressive (available starting at \$29)
- The coating of the lens or lenses (except Basic Scratch Coating)
- A frame that costs more than the plan allowance
- Rimless Frames
- Anti-Reflective

Additionally, costs for contact lenses/services in excess of the plan's scheduled reimbursement allowances are the responsibility of the patient.

Not Covered

The contract gives VBA the right to waive any of the plan limitations if, in the opinion of our optometric consultants, it is necessary for the patient's welfare. VBA provides no benefit for professional services or materials connected with the following:

- Orthoptics or vision training
- Non-prescription lenses
- Two pair of glasses in lieu of bifocals
- Medical or surgical treatment of the eyes
- An eye examination, or corrective eyewear, required by an employer as a condition of employment
- Services of materials provided as result of any Worker's Compensation Law or similar legislation
- Glasses and contacts during the same eligibility period

Lenses and frames furnished under this program which are lost or broken will not be replaced except at the normal intervals when services are otherwise available.

Additional Terms and Conditions

Frame allowance is based on wholesale pricing at non-retail locations. Frame allowance, contact lens pricing and policies vary by location. Contact your provider before requesting services.

Benefits may only be used for contact lenses when selected in lieu of eyeglasses (spectacle lenses and frames). If purchased at the same time from a single provider, your plan will cover up to \$125 towards the cost of contact fitting fees and contact lenses. Any provider contact lens charges that exceed this amount shall be the responsibility of the member. Members may be required to pay contact fitting fees out of pocket at some locations.

Benefits and participation may vary by location and where prohibited by state law.

LASIK benefits may be limited to no more than 50% per eye.

A 15% discount off the provider's usual, customary and reasonable contact lens fitting fee may be available in some locations. Void where prohibited by law.

Benefits may only be used for medically necessary contact lenses when selected in lieu of all other materials.

Additional terms and conditions apply. Contact VBA at 412-881-4900 for more information.