

## KINGS CANYON UNIFIED SCHOOL DISTRICT EDUCATIONAL SUPPORT CENTER

PAYROLL CONTACT INFORMATION: (559) 305-7020 payroll@kcusd.com

N 0-4	Plan 2B	Plan 3B	Plan 4B	Plan 8C	Wellness	HDHP	Bronze
Plan Options	Paid at 100%	Paid at 100% after Deductible is met	Paid at 90% after Deductible is met	Paid at 80% after Deductible is met	Paid at 90% after Deductible is met	Paid at 80% after Deductible is met	Paid at 70% after Deductible is met
Blue Cross or Kaiser	\$1,197.00	\$1,163.00	\$1,118.00	\$924.00	\$1,044.00	\$638.00	\$587.00
Delta Dental	\$145.48	\$145.48	\$145.48	\$145.48	\$145.48	\$145.48	\$145.48
Vision Service Plan	\$16.18	\$16.18	\$16.18	\$16.18	\$16.18	\$16.18	\$16.18
\$150,000 Life Insurance	\$15.90	\$15.90	\$15.90	\$15.90	\$15.90	\$15.90	\$15.90
Monthly total	\$1,374.56	\$1,340.56	\$1,295.56	\$1,101.56	\$1,221.56	\$815.56	\$764.56
Total Annual Plan Cost	\$16,494.72	\$16,086.72	\$15,546.72	\$13,218.72	\$14,658.72	\$9,786.72	\$9,174.72
10 Month Cost	\$1,649.47	\$1,608.67	\$1,554.67	\$1,321.87	\$1,465.87	\$978.67	\$917.47
District Contribution*	-\$1,502.98	-\$1,502.98	-\$1,502.98	-\$1,502.98	-\$1,502.98	-\$1,502.98	-\$1,502.98
Employee 10 Month Cost**	\$146.49	\$105.69	\$51.69	\$0.00	\$0.00	\$0.00	\$0.00

<sup>\*</sup>KCUSD annual district contribution is

\$15,030

Reminder: Please remember to contact payroll for all qualifying events including newly eligible dependents.

Also, if you want to change to a Kaiser plan, you must fill out a SEPARATE APPLICATION.

#### 2021-2022 CONFIDENTIAL RATES EFFECTIVE 10/1/2021-9/30/2022

Applicable ONLY if your spouse is also enrolled in a different PPO plan with CVT.

Confidential Married 150%

<sup>\*\*</sup>October 2021 -September 2022 excludes July and August

#### CVT PPO Health Plans with Anthem Blue Cross and CVS/caremark

#### Kings Canyon Joint Unified SD - MANAGEMENT

### October 1, 2021 - September 30, 2022

BENEFIT	PPO 2B	PPO 3B	PPO 4B	PPO 8C
Calendar Year Deductible	\$0	Individual: \$100 Family: \$200	Individual: \$100 Family: \$200	Individual: \$500 Family: \$1,000
Coinsurance	Paid at 100%*	Paid at 100%* after deductible is met	Paid at 90%* after deductible is met	Paid at 80%* after deductible is met
Calendar Year Out of Pocket Maximum (includes medical/pharmacy deductible, coinsurance, and copays) <sup>(2)</sup>	Individual: \$1,250 Family: \$2,500	Individual: \$1,250 Family: \$2,500	Individual: \$1,250 Family: \$2,500	Individual: \$3,250 Family: \$6,500
Doctor Visits	Primary Care Physician - \$20 Copay Specialty Physician - \$20 Copay	Primary Care Physician - \$20 Copay Specialty Physician - \$20 Copay	Primary Care Physician - \$20 Copay Specialty Physician - \$20 Copay	Primary Care Physician - \$30 Copay Specialty Physician - \$30 Copay
Preventive Care / Immunizations	Paid at 100%*	Paid at 100%*	Paid at 100%*	Paid at 100%*
Outpatient Laboratory	Non-Hospital - Paid at 100%* Hospital - \$50 copay, then paid at 100%*	Non-Hospital - Paid at 100%* after deductible is met Hospital - After deductible is met, \$50 copay then paid at 100%*	Non-Hospital - Paid at 90%* after deductible is met Hospital - After deductible is met, \$50 copay then paid at 90%*	Non-Hospital - Paid at 80%* after deductible is met  Hospital - After deductible is met, \$50 copay then paid at 80%*
Outpatient Radiology	Non-Hospital - Paid at 100%* Hospital - \$75 copay, then paid at 100%*	Non-Hospital - Paid at 100%* after deductible is met Hospital - After deductible is met, \$75 copay then paid at 100%*	Non-Hospital - Paid at 90%* after deductible is met Hospital - After deductible is met, \$75 copay then paid at 90%*	Non-Hospital - Paid at 80%* after deductible is met  Hospital - After deductible is met, \$75 copay then paid at 80%*
Durable Medical Equipment	Paid at 100%*	Paid at 100%* after deductible is met	Paid at 90%* after deductible is met	Paid at 80%* after deductible is met
Ambulance - Ground / Air	Paid at 100%* of covered charges	Paid at 100%* after deductible is met	Paid at 90%* after deductible is met	Paid at 80%* after deductible is met
Physical Therapy	Paid at 100%* <sup>(1)</sup> (Copay, if applicable.)	Paid at 100%* <sup>(1)</sup> after deductible is met (Copay, if applicable.)	Paid at 90%* <sup>(1)</sup> after deductible is met (Copay, if applicable.)	Paid at 80%* <sup>(1)</sup> after deductible is met (Copay, if applicable.)
Chiropractic	Paid at 100%* <sup>(1)</sup> (Copay, if applicable.)	Paid at 100%* <sup>(1)</sup> after deductible is met (Copay, if applicable.)	Paid at 90%* <sup>(1)</sup> after deductible is met (Copay, if applicable.)	Paid at 80%* <sup>(1)</sup> after deductible is met (Copay, if applicable.)
Acupuncture	Paid at 100%* (Copay, if applicable) Maximum of 12 visits per calendar year	Paid at 100%* after deductible is met (Copay, if applicable) Maximum of 12 visits per calendar year	Paid at 90%* after deductible is met (Copay, if applicable) Maximum of 12 visits per calendar year	Paid at 80%* after deductible is met (Copay, if applicable) Maximum of 12 visits per calendar year
Outpatient Surgery	Non-Hospital - Paid at 100%* Hospital - \$250 copay, then paid at 100%*	Non-Hospital - Paid at 100%* after deductible is met Hospital - After deductible is met, \$250 copay then paid at 100%*	Non-Hospital - Paid at 90%* after deductible is met  Hospital - After deductible is met, \$250 copay then paid at 90%*	Non-Hospital - Paid at 80%* after deductible is met  Hospital - After deductible is met, \$250 copay then paid at 80%*
Hospital Inpatient	Paid at 100%* Unlimited days, Semi-private room	Paid at 100%* after deductible is met; Unlimited days, Semi-private room	Paid at 90%* after deductible is met; Unlimited days, Semi-private room	Paid at 80%* after deductible is met; Unlimited days, Semi-private room
Hospital Emergency Room	\$100 Emergent Copay; \$175 Non-Emergent Copay (Copay waived if admitted as inpatient) After copay, paid at 100%*	\$100 Emergent Copay; \$175 Non-Emergent Copay (Copay waived if admitted as inpatient) After deductible is met, copay then paid at 100%*	\$100 Emergent Copay; \$175 Non-Emergent Copay (Copay waived if admitted as inpatient) After deductible is met, copay then paid at 90%*	\$100 Emergent Copay; \$175 Non-Emergent Copay (Copay waived if admitted as inpatient) After deductible is met, copay then paid at 80%*
Urgent Care	\$20 Copay	\$20 Copay	\$20 Copay	\$30 Copay
Home Health Care	Paid at 100%* Limited to 100 visits per calendar year	Paid at 100%* after deductible is met Limited to 100 visits per calendar year	Paid at 90%* after deductible is met; Limited to 100 visits per calendar year	Paid at 80%* after deductible is met Limited to 100 visits per calendar year

BENEFIT	PPO 2B		PPO 3B		PPO 4B		PPO 8C	
Telehealth	MDLIVE - Paid at 100%* for non-emergency medical, dermatology and behavioral health consultations. <sup>(2)</sup> Call 1-888-632-2738 or visit www.mdlive.com/CVT		MDLIVE - Paid at 100%* for non-emergency medical, dermatology and behavioral health consultations. (2) Call 1-888-632-2738 or visit www.mdlive.com/CVT		MDLIVE - Paid at 100%* for non-emergency medical, dermatology and behavioral health consultations. <sup>(2)</sup> Call 1-888-632-2738 or visit www.mdlive.com/CVT		MDLIVE - Paid at 100%* for non-emergency medical, dermatology and behavioral health consultations. (2) Cail 1-888-632-2738 or visit www.mdlive.com/CVT	
Medical Decision Support	Consumer Medical - Your Medical Ally Call 1-888-361-3944 or visit myconsumermedical.com for expert medical guidance		Consumer Medical - Your Medical Ally Call 1-888-361-3944 or visit myconsumermedical.com for expert medical guidance		Consumer Medical - Your Medical Aliy Call 1-888-361-3944 or visit myconsumermedical.com for expert medical guidance		Consumer Medical - Your Medical Ally Call 1-888-361-3944 or visit myconsumermedical.com for expert medical guidance	
Employee Assistance Program (EAP) through Beacon Health Options	Paid at 100% - Visit www.achievesolutions. net/cvt or call 1-877-397-1032 to access benefit <sup>(3)</sup>		Paid at 100% - Visit www.achievesolutions. net/cvt or call 1-877-397-1032 to access benefit <sup>(3)</sup>		Paid at 100% - Visit www.achievesolutions. net/cvt or call 1-877-397-1032 to access benefit <sup>(3)</sup>		. Paid at 100% - Visit www.achievesolutions. net/cvt or call 1-877-397-1032 to access benefit <sup>(3)</sup>	
Prescription Drugs	Retail <sup>(4)</sup> \$7 Generic \$15 Preferred \$30 Non-Preferred (30-Day Supply)	Mail Order <sup>(4)</sup> \$15 Generic \$35 Preferred \$70 Non-Preferred (90-Day Supply)	Retail <sup>(4)</sup> \$7 Generic \$15 Preferred \$30 Non-Preferred (30-Day Supply)	Mail Order <sup>(4)</sup> \$15 Generic \$35 Preferred \$70 Non-Preferred (90-Day Supply)	Retail <sup>(4)</sup> \$7 Generic \$15 Preferred \$30 Non-Preferred (30-Day Supply)	Mail Order <sup>(4)</sup> \$15 Generic \$35 Preferred \$70 Non-Preferred (90-Day Supply)	Retail <sup>(4)</sup> \$7 Generic \$25 Pref \$40 Non-Pref (30-Day Supply)	Mail Order <sup>(4)</sup> \$15 Generic \$60 Pref \$90 Non-Pref (90-Day Supply)

#### PPO Plans:

- \* For Covered Expenses Only: When using Non-PPO & Other Health Care Providers, members are responsible for any difference between the covered expense and actual charges, as well as any deductible & percentage copay. All percentages are based on payments to preferred hospitals, physicians and other network providers.
- (1) Non-Par Providers limited to a combined maximum of 13 visits per year.
- (2) Retired members enrolled in Medicare: (1) MDLIVE Behavioral Health and Consumer Medical visits are excluded (2) Pharmacy cost share will not apply to out of pocket maximums (3) CVT PPO Plans 1-10 pay according to non-duplication of Medicare benefits therefore those plan designs are inclusive of Medicare's payment.
- (3) EAP Up to 6 counseling sessions per covered member, per benefit year (max 2 episodes/courses of treatment).
- (4) Copays for certain specialty medications may be set to available manufacturer-funded copay assistance for prescription plans A, B, C (includes Wellness), D and ValuRx This summary is for comparison purposes only. Please refer to the actual benefit booklet for complete benefits at www.cvtrust.org/plan-documents.

#### CVT PPO Health Plans with Anthem Blue Cross and CVS/caremark

#### Kings Canyon Joint Unified SD - MANAGEMENT

#### October 1, 2021 - September 30, 2022

DENIFFIT	PRO Wellness	HDUD 2	PPO P	
BENEFIT	PPO Wellness	HDHP 2	PPO Bronze	
	Individual: \$500	Individual: \$2,000	Individual: \$5,000	
Calendar Year Deductible	Family: \$1,000	Family: \$4,000	Family: \$10,000	
		(No individual limit applies to family)		
Coinsurance	Paid at 90%* after deductible is met	Paid at 80%* after deductible is met	Paid at 70%* after deductible is met	
		Individual: \$5,250		
Calendar Year Out of Pocket Maximum	Individual: \$1,750	Family: \$10,500	Individual: \$6,350	
(includes medical/pharmacy deductible, coinsurance, and copays) <sup>(2)</sup>	Family: \$3,500	Family = Employee with 1 or more covered dependents. No	Family: \$12,700	
comoditation, and copayo,	Section 2011 (College College	one individual will pay more than \$6,900.	Contraction (Contraction Contraction Contr	
			Primary Care Physician - First 3 visits covered in full after	
	Primary Care Physician - \$20 Copay		\$60 copay per visit; Remaining visits - Paid at 70%* after	
Doctor Visits	Specialty Physician - \$40 Copay	Paid at 80%* after deductible is met	deductible is met	
			Specialty Physician - Subject to deductible then \$70 copay	
Preventive Care / Immunizations	Paid at 100%*	Paid at 100%*	Paid at 100%*	
Treventive date / Immunizations	The second state of the second	1 44 41 100%	1 ald at 10070	
0.4-4-41-4-4-	Non-Hospital - Paid at 90%* after deductible is met	Deid at 2000/ to fine deductible in mot	D. 14 4 700/4 - 0 - 1 - 1 - 111 - 1	
Outpatient Laboratory	Hospital - After deductible is met, \$50 copay then paid at	Paid at 80%* after deductible is met	Paid at 70%* after deductible is met	
	90%*			
	Non-Hospital - Paid at 90%* after deductible is met			
Outpatient Radiology	Hospital - After deductible is met, \$75 copay then paid at	Paid at 80%* after deductible is met	Paid at 70%* after deductible is met	
	90%*			
Durable Medical Equipment	Paid at 90%* after deductible is met	Paid at 80%* after deductible is met	Paid at 70%* after deductible is met	
Ambulance - Ground / Air	Paid at 90%* after deductible is met	Paid at 80%* after deductible is met	Paid at 70%* after deductible is met	
	Paid at 90%* <sup>(1)</sup> after deductible is met	5 · · · · cocce(1) · c · · · · · · · · · · · · · · · · ·	Paid at 70%* <sup>(1)</sup> after deductible is met	
Physical Therapy	(Copay, if applicable.)	Paid at 80%* <sup>(1)</sup> after deductible is met		
	Paid at 90%*(1) after deductible is met	/4)	(1)	
Chiropractic	(Copay, if applicable.)	Paid at 80%* <sup>(1)</sup> after deductible is met	Paid at 70% <sup>⋆(1)</sup> after deductible is met	
	Paid at 90%* after deductible is met			
Acupuncture	(Copay, if applicable)	Paid at 80%* after deductible is met.	Paid at 70%* after deductible is met	
Acapanicture	Maximum of 12 visits per calendar year	Maximum of 12 visits per calendar year	Maximum of 12 visits per calendar year	
	Control of the Contro			
	Non-Hospital - Paid at 90%* after deductible is met	D		
Outpatient Surgery	Hospital - After deductible is met, \$250 copay then paid at	Paid at 80%* after deductible is met	Paid at 70%* after deductible is met	
	90%*			
Hospital Inpatient	Paid at 90%* after deductible is met;	Paid at 80%* after deductible is met;	Paid at 70%* after deductible is met;	
	Unlimited days, Semi-private room	Unlimited days, Semi-private room	Unlimited days, Semi-private room	
	\$100 Emergent Copay;			
	\$175 Non-Emergent Copay	Deld at 000/t after the desired	Subject to Deductible, then \$250	
Hospital Emergency Room	(Copay waived if admitted as inpatient)	Paid at 80%* after deductible is met	Copay (copay waived if admitted as in-patient)	
	After deductible is met, copay then paid at 90%*			
Urgent Care	\$20 Copay	Paid at 80%* after deductible is met	Subject to deductible, then \$120 Copay	
	Paid at 90%* after deductible is met;	Paid at 80%* after deductible is met;	Paid at 70%* after deductible is met;	
Home Health Care	Limited to 100 visits per calendar year	Limited to 100 visits per calendar year	Limited to 100 visits per calendar year	
	Emmos to 100 Hono per outeridal year	Emilia to 100 finto per dalendar year	Emilia to 100 visits per calendar year	

BENEFIT	PPO Wellness		HDHP 2	PPO Bronze	
Telehealth	dermatology and behavioral health consultations. Call		MDLIVE - Paid at 80%* after deductible is met Call 1-888-632-2738 or visit mdlive.com/CVT for non-emergency medical and dermatology conditions and Behavioral Health.	MDLIVE - Paid at 100%* for non-emergency medical, dermatology and behavioral health consultations. Call 1-888-632-2738 or visit www.mdlive.com/CVT	
Medical Decision Support	Call 1-888-361-3944 or visit myconsumermedical.com for		Consumer Medical - Your Medical Ally Call 1-888-361-3944 or visit myconsumermedical.com for expert medical guidance	Consumer Medical - Your Medical Ally Call 1-888-361-3944 or visit myconsumermedical.com for expert medical guidance	
Employee Assistance Program (EAP) through Beacon Health Options	Paid at 100% - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit <sup>(3)</sup>		Paid at 100% - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit <sup>(3)</sup>	Paid at 100% - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit <sup>(3)</sup>	
Prescription Drugs	Retail <sup>(4)</sup> \$7 Generic \$25 Pref \$40 Non-Pref (30-Day Supply)	Mail Order <sup>(4)</sup> \$15 Generic \$60 Pref \$90 Non-Pref (90-Day Supply)	Paid at 80%* after deductible is met	Retail <sup>(4)</sup> Subject to deductible, then \$25 Generic Copay \$50 Brand Copay (30-Day Supply)	Mail Order <sup>(4)</sup> Subject to deductible, then \$50 Generic Copay \$100 Brand Copay (90-Day Supply)

#### PPO Plans:

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- (3) EAP Up to 6 counseling sessions per covered member, per benefit year (max 2 episodes/courses of treatment).
- (4) Copays for certain specialty medications may be set to available manufacturer-funded copay assistance for prescription plans A, B, C (includes Wellness), D and ValuRx This summary is for comparison purposes only. Please refer to the actual benefit booklet for complete benefits at www.cvtrust.org/plan-documents.



# Kings Canyon Joint Unified Management/Confidential

# Delta Dental PPO Incentive Plan Summary of Benefits Effective October 1, 2021 to September 30, 2022

Benefits and Covered Services*	PPO Network **	Premier Network and Out of Network **	
Calendar Year Deductible	None	None	
Calendar Year Maximum Benefit	Unlimited	Unlimited	
Diagnostic & Preventive Services  Oral Examinations: 2  Annual Cleanings: 2  X-rays	Paid at: 70% - 100% *	Paid at: 70% - 100% *	
Basic Services Fillings Posterior Composite Restorations Sealants	Paid at: 70% - 100% *	Paid at: 70% - 100% *	
Periodontics (gum treatment)  Covered Under Basic Services	Paid at: 70% - 100% *	Paid at: 70% - 100% *	
Endodontics (root canals)	Paid at: 70% - 100% *	Paid at: 70% - 100% *	
Oral Surgery (extraction)  Covered Under Basic Services	Paid at: 70% - 100% *	Paid at: 70% - 100% *	
Major Services  Crowns, Inlays, Onlays &  Cast Restorations	Paid at: 70% - 100% *	Paid at: 70% - 100% *	
Prosthodontics  Bridges  Dentures  Implants: \$2000 Annual Max	Paid at: 60% *	Paid at: 50% *	
Orthodontic Benefits  Adults & Dependent Children Lifetime Maximum: \$2,000  12 Month Wait: No	Paid at: 50% *	Paid at: 50% *	
Dental Accident Benefits  * This summary is for comparison purposes only. The Evidence of Comparison purposes only.	each calendar year)	Paid at: 100% * (\$1,000 maximum per enrollee each calendar year)	

<sup>\*</sup> This summary is for comparison purposes only. The Evidence of Coverage should be consulted for a detailed description of the covered benefits and is available at www.cvtrust.org/plandocuments.

<sup>\*\*</sup> See back for additional details

#### What are my Delta Dental Network options?

The Delta Dental PPO plan allows you the option to visit any licensed dentist. You will usually save more on your out-of-pocket costs when you visit a **Delta Dental PPO** dentist. The **Delta Dental Premier** network also provides cost-saving features and is the next best option when you can't find a PPO dentist. Non-Delta Dental (Out of Network) dentists have no fee agreements with Delta Dental, so you will usually have the highest out-of-pocket costs when you visit a non-Delta Dental dentist. You are responsible for the difference between what Delta Dental pays and the dentist's fee.

#### How do I find a Delta Dental dentist?

To locate a Delta Dental dentist near you, check the dentist directory on the Delta Dental website (deltadentalins.com), which also provides a map to the dental office. Or, to hear or receive a faxed listing of dentists in your area, call 866-499-3001. Follow the automated instructions to search for a dentist.

#### How does my Delta Dental incentive plan work?

Your dental benefit incentive plan is designed to encourage regular visits to the dentist to keep your teeth and gums healthy. Here is an example of how an incentive plan works. (This is the most common incentive plan. Check your benefits information for details of your particular incentive plan.)

First Year	Second Year	Third Year	Fourth Year			
70%	80%	90%	100%			
	Percentage paid for certain benefits as long as you visit the dentist each year.					

#### What are my online resources?

The full Delta Dental website is a one-stop-shop for plan and oral health information. Also available in Spanish: **es.deltadentalins.com**.

Create a free Online Services account at deltadentalins.com to:

- Locate a Delta Dental dentist
- Check benefits, eligibility, and claim status
- Opt for paperless statements
- · View or print your ID card
- Check average dental costs in your area

Check out **Your Dental Plan Support Guide** for money-saving tips and treatment information. And, don't miss **mysmileway.com** – a great resource for oral health-related tools and tips.

**Mobile?** Get the information you need on the go. Bookmark or add a shortcut to the mobile site to return in just one tap from your phone. Download the free, convenient smartphone Delta Dental app from the App Store or Google Play.



# SEE HEALTHY AND LIVE HAPPY WITH HELP FROM CALIFORNIA'S VALUED TRUST PLAN B \$15.00 COPAY AND VSP.





Enroll in VSP® Vision Care to get personalized care from a VSP network doctor at low out-of-pocket costs.

#### VALUE AND SAVINGS YOU LOVE.

Save on eyewear and eye care when you see a VSP network doctor. Plus, take advantage of Exclusive Member Extras for additional savings.

#### PROVIDER CHOICES YOU WANT.

miles of you, it's easy to find a nearby in-network doctor or retail chain. Plus, maximize your coverage with bonus offers and additional savings that are exclusive to Premier Program locations.

**Prefer to shop online?** Use your vision benefits on Eveconic®—the VSP preferred online retailer.

#### QUALITY VISION CARE YOU NEED.

You'll get great care from a VSP network doctor, including a WellVision Exam®—a comprehensive exam designed to detect eye and health conditions.

## USING YOUR BENEFIT IS EASY!

Create an account on **vsp.com** to view your in-network coverage, find the VSP network doctor who's right for you, and discover savings with exclusive member extras. At your appointment, just tell them you have VSP.



Enroll today.
Contact us: 800.877.7195 or vsp.com

#### YOUR VSP VISION BENEFITS SUMMARY 2021-2022



Kings Canyon Joint Unified - Mgmnt/Conf

**PROVIDER NETWORK: VSP Signature** 

BENEFIT	DESCRIPTION	COPAY	FREQUENCY		
	YOUR COVERAGE WITH A VSP PROVIDER				
WELLVISION EXAM	Focuses on your eyes and overall wellness	\$15.00 for exam and glasses	Every 12 months		
PRESCRIPTION GLASSE	is in the second of the second				
FRAME	<ul> <li>\$150 allowance for a wide selection of frames</li> <li>\$170 allowance for featured frame brands</li> <li>20% savings on the amount over your allowance</li> <li>\$80 Costco* frame allowance</li> </ul>	Combined with exam	Every 24 months		
LENSES	<ul><li>Single vision, lined bifocal, and lined trifocal lenses</li><li>Polycarbonate lenses for dependent children</li></ul>	Combined with exam	Every 12 months		
LENS ENHANCEMENTS	<ul> <li>Standard progressive lenses</li> <li>Premium progressive lenses</li> <li>Custom progressive lenses</li> <li>Average savings of 35-40% on other lens enhancements</li> </ul>	\$0 \$80 - \$90 \$120 - \$160	Every 12 months		
CONTACTS (INSTEAD OF GLASSES)	<ul> <li>\$120 allowance for contacts and contact lens exam (fitting and evaluation)</li> <li>15% savings on a contact lens exam (fitting and evaluation)</li> </ul>	\$0	Every 12 months		
	<ul> <li>Glasses and Sunglasses</li> <li>Extra \$20 to spend on featured frame brands. Go to vsp.com/o</li> <li>30% savings on additional glasses and sunglasses, including len on the same day as your WellVision Exam. Or get 20% from any WellVision Exam.</li> </ul>	s enhancements, fro	m the same VSP provider n 12 months of your last		
EXTRA SAVINGS	<ul> <li>Retinal Screening</li> <li>No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam</li> </ul>				
	<ul> <li>Laser Vision Correction</li> <li>Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities</li> <li>After surgery, use your frame allowance (if eligible) for sunglasses from any VSP doctor</li> </ul>				
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#### YOUR COVERAGE WITH OUT-OF-NETWORK PROVIDERS

Get the most out of your benefits and greater savings with a VSP network doctor. Call Member Services for out-of-network plan details.

Coverage with a retail chain may be different or not apply. Once your benefit is effective, visit vsp.com for details. VSP guarantees coverage from VSP network providers only. Coverage information is subject to change. In the event of a conflict between this information and your organization's contract with VSP, the terms of the contract will prevail. Based on applicable laws, benefits may vary by location. In the state of Washington, VSP Vision Care, Inc., is the legal name of the corporation through which VSP does business.

<sup>\*</sup>Only available to VSP members with applicable plan benefits. Frame brands and promotions are subject to change. Savings based on doctor's retail price and vary by plan and purchase selection; average savings determined after benefits are applied. Ask your VSP network doctor for more details.