OTSEGO PUBLIC SCHOOLS

Policy #: 010-43827



Based on Date of Service

Vision Plan Benefits

| | VSP Choice Network | Out-of-Network |
|--|------------------------|----------------|
| Annual Eye Exam | Covered in full | Up to \$45 |
| Single Vision Lenses | Covered in full | Up to \$30 |
| Bifocal Lenses | Covered in full | Up to \$50 |
| Trifocal Lenses | Covered in full | Up to \$65 |
| Lenticular Lenses | Covered in full | Up to \$100 |
| Progressive Lenses | See lens options | NA |
| Frames | \$130 | \$70 |
| Contacts (standard) fit & follow up exam | Member cost up to \$60 | \$0 |
| Contacts (elective) | Up to \$130 | Up to \$105 |
| Contacts (medically necessary) | Covered in full | Up to \$ 210 |

Deductible

| Annual Eye Exam | \$0 | \$0 |
|---------------------------|-----|-----|
| Eyeglass Lenses or Frames | \$0 | \$0 |

Benefit Frequencies (months)
Exam/Lens/Frame 12/12/12

Member cost for lens options (May vary by prescription, options chosen and retail location)

| William Court for the options (May vary by procent priority chief chief and rotal rotal rotal rotal country) | | | | |
|--|--|-------------------------------|--|--|
| Progressive Lenses | Up to provider's contracted fee for lined Bifocal Lenses. The patient is responsible for the difference between the base lens and the progressive lens charge. | Up to Lined Bifocal allowance | | |
| Std. Polycarbonate | Covered in full for dependent children \$33 adults | No benefit | | |
| Solid Plastic Dye | \$15 (except Pink I & II) | No benefit | | |
| Plastic Gradient Dye | \$17 | No benefit | | |
| Scratch Resistant Coating | \$17-\$33 | No benefit | | |
| Anti-Reflective Coating | \$43-\$85 | No benefit | | |
| Ultraviolet Coating | \$16 | No benefit | | |

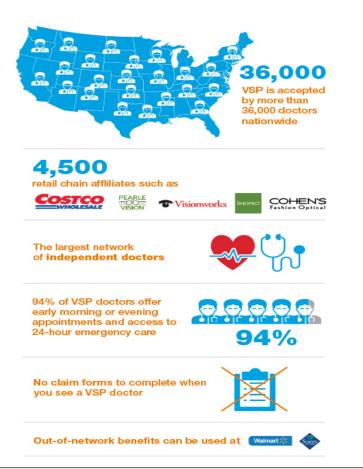
OTSEGO PUBLIC SCHOOLS

Policy #: 010-43827



VSP Network

With access to the largest network of independent doctors, VSP members receive services at rates well below walk-in prices at more than 36,000 doctors nationwide. Find a provider at https://www.vsp.com



Online In-network Options

Eyeconic.com is in-network online eyewear store - which means you won't have to pay the full price now, then wait to be reimbursed later. Your vision benefits will be applied directly to your online order. Eyeconic FAQ:

https:www.vsp.com/eyewear-question.html

Customer Service

VSP 800-877-7195 <u>www.vsp.com</u>

Mon-Fri 5am-8am, Sat 7am-8pm, Sun 7am-7pm (PST)

Additional Savings

Find More VSP exclusive member savings offers at https://www.vsp.com/optical-discounts.html

When you visit a VSP network provider you'll save:



20% off remaining frame balance



20-25% off non-covered lens options such as UV coating & polycarbonate



20% off non-covered complete prescription glasses



15% off LASIK and PRK laser surgery retail price or



5% off promotion price

Based on applicable laws, reduced costs may vary by doctor location.

Laser Vision Surgery

Your vision plan provides an average discount of 15% on LASIK and PRK. Your maximum out-of-pocket per eye is \$1,800 for LASIK, \$2,300 for custom LASIK using Wavefront technology, and \$1,500 for PRK. In order to receive the benefit, a VSP Provide must coordinate the procedure. Getting started is simple; just follow the steps at https://www.vsp.com/lasik.html

Based on applicable laws, reduced costs may vary by doctor location.

Rx Savings

Save on Prescription medications at 60,000 Pharmacies across the nation including CVS, Walgreens, Rite Aid and Walmart. Just Present your Rx savings card. To access and print your Rx savings cards, visit ameritas.com, register/sign in to your secure member account and select member savings. This discount is offered at no additional cost and is not insurance.

This document is a highlight of plan benefits provided by Ameritas Life Insurance Corp. as selected by your employer. It is not a certificate of insurance and does not include exclusions and limitations. For exclusions and limitations, or a complete list of covered procedures, contact your benefits administrator.