### Vision Rate

Monthly Rates for					
Enrollment must be received on or before the 30th of the month prior to the Effective Date					
	Basic Vision	Premium Vision			
Employee:	\$5.98	\$7.78			
Employee + 1 Adult:	\$11.36	\$14.78 \$15.17			
Employee + Child(ren):	\$11.66				
Family:	\$15.05	\$20.21			
Rates listed in this proposal will remain in force until 12/31/2026					



## WEBSURANCE BENEFITS TRUST BASIC PLAN

\$0 Exam / \$0 Materials Copay

FREQUENCY OF SER			DEPENDENT AGE: 26 (EOBY)
TREGOLACT OF SER	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
<b>BENEFITS: Employee</b>	can select either:		
		VBA Participating Provider	Non-Participating
		Amount Covered/Benefit	Provider
			Amount Reimbursed
Vision Exam (Glasses of	or Contacts)	100%	\$40
<b>Clear Standard Lenses</b>	; (Pair):		
Single Vision		100%	\$40
Bifocal		100%	\$60
Blended Bifocal		100%	\$60
Trifocal		100%	\$80
Progressives		Partially Covered	\$80
Lenticular		100%	\$120
Polycarbonate Scratch Coat-1 Yr		100%	N/A
Solid or Gradient Lens	Tint	100%	N/A
Frame	1 III C	100%	N/A
-OR-		100%	\$50
Elective Contacts (in lie	eu of eyeglass benefits)		
Material Allowance	,	\$150	\$150
Fitting Fee		•	N/A
-OR-		15% off UCR	
Medically Necessary C	ontacts	100%	\$450
-AND-		N1/A	¢10E
Lasik Surgery (once eve	ery 8 years)	N/A	\$125

A Participation may vary by location. Check with your Provider for details.

B Available In-Network at no charge for children under age 19.

C Up to the program's \$50 wholesale allowance.

D 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.

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

# Limitations

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:

- Photochromic/Polarized Lenses
- Polycarbonate (covered under age 19)
- Hi-index Lenses
- Progressive (available starting at \$45)
- · The coating of the lens or lenses (except 1 year scratch
- protection) A frame that costs more than the plan allowance
- Rimless Frames
- Anti-Reflective/Backside UV/Optifog

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
- •Any eye examination, or corrective eyewear, required by an employer as a condition of employment
- •Services or materials provided as a 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.





### WEBSURANCE BENEFITS TRUST PREMIUM PLAN



\$0 Exam / \$0 Materials Copay Glasses & Contacts in Same Benefit Period DEPENDENT AGE: 26 (FOBY)

FREQUENCY OF SEI	RVICE: Last Date of Service		DEPENDENT AGE: 26 (EOBY)
	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
<b>BENEFITS: Employee</b>	e can select either:		
		VBA Participating	Non-Participating
		Provider	Provider
		Amount Covered/Benefit	Amount Reimbursed
Vision Exam (Glasses	•	100%	\$40
<b>Clear Standard Lense</b>	<b>s</b> (Pair):		
Single Vision		100%	\$40
Bifocal		100%	\$60
Blended Bifocal		100%	\$60
Trifocal		100%	\$80
Progressives Lenticular		Partially Covered A	\$80
Polycarbonate		100%	\$120
Scratch Coat-1 Yr		100% <b>B</b>	N/A
Solid or Gradient Lens	Tint	100%	N/A
Frame		100%	N/A
Elective Contacts		100% <b>C</b>	\$50
Material Allowance		\$150 <b>D</b>	\$150
Fitting Fee		15% off UCR <b>A</b>	N/A
Medically Necessary (	Contacts -	100% <b>E</b>	\$450
AND-			
Lasik Surgery (once ev	very 8 years)	N/A	\$125

A Participation may vary by location. Check with your Provider for details.

B Available In-Network at no charge for children under age 19.

C Up to the program's \$50 wholesale allowance.

D 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.

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

## Limitations

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#### ADDITIONAL CHARGES

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- Photochromic/Polarized Lenses
- Polycarbonate (covered under age 19)
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- Anti-Reflective/Backside UV/Optifog

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

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•Orthoptics or vision training

•Non-prescription lenses

- •Two pair of glasses in lieu of bifocals
- Medical or surgical treatment of the eyes
- •Any eye examination, or corrective eyewear, required by an employer as a condition of employment

•Services or materials provided as a result of any Worker's Compensation Law or similar legislation

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.

400 Lydia Street, Suite 300 Carnegie, PA 15106 1-800-432-4966 www.vbaplans.com

