# A Look at Your VSP Vision Coverage

With VSP and CALIFORNIA BUILDERS **EXCHANGES INSURANCE TRUST, your** health comes first.



As a member, you'll get access to savings and personalized vision care from a VSP network doctor for you and your family.

### 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 which provide offers from VSP and leading industry brands totaling over \$3,000 in savings.

#### Provider choices you want. YSp.

PREMIER With thousands of choices, getting the most out of your benefits is easy at a VSP Premier Edge<sup>™</sup> location.

### Shop online and connect your benefits.

Eyeconic<sup>®</sup> is the preferred VSP online retailer where eveconic you can shop in-network with your vision benefits.

See your savings in real time when you shop over 70 brands of contacts, eyeglasses, and sunglasses.

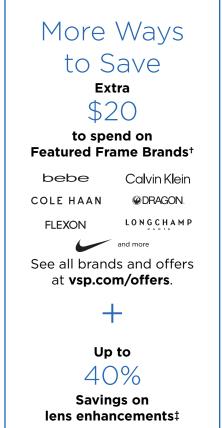
#### Quality vision care you need.

You'll get great care from a VSP network doctor, including a WellVision Exam<sup>®</sup>. An annual eye exam not only helps you see well, but helps a doctor detect signs of eye conditions and health conditions, like diabetes and high blood pressure.

### 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.

# **YSP**... vision care



## Your VSP Vision Benefits Summary

CALIFORNIA BUILDERS EXCHANGES INSURANCE TRUST and VSP provide you with an affordable vision plan.

**PROVIDER NETWORK:** 

**EFFECTIVE DATE:** 

**VSP** Choice

01/01/2024



ADDITIONAL SAVINGS       • Certified according to the American National Standards Institute and Ienses (ANSI) guidelines for impact protection       • Prescription single vision, lined bifocal, and lined trifocal • Certified according to the American National Standards Institute (ANSI) guidelines for impact protection       Combined with Frame       Every calendar year         Image: Classes and Sunglasses • Extra \$20 to spend on Featured Frame Brands. Go to vsp.com/offers for details. • 20% savings on unlimited additional pairs of prescription or non-prescription glasses/sunglasses, including lens enhancements, from a VSP provider within 12 months of your last WellVision Exam.       Laser Vision Correction • Average of 15% off the regular price; discounts available at contracted facilities.         Exclusive Member Extras for VSP Members • Contact lens rebates, lens satisfaction guarantees, and more offers at vsp.com/offers.	BENEFIT	DESCRIPTION	COPAY	FREQUENCY	
VIELUVISION EXAM       • Routine retinal screening       Up to \$39       Every Calendar year         ESSENTIAL MEDICAL       • Retinal imaging for members with diabetes covered-in-full       \$20 per exam       Available as needed         Instance       • Additional exams and services boyond routine care to treat or to monitor ongoing conditions such as dry eye, diabetic eye       \$20 per exam       Available as needed         Instance       • S295 Featured Frame Brands allowance       Included in       Prescription         FRAME*       • \$295 Featured Frame Brands allowance       Included in       Prescription         S100 cost of the anount over your allowance       Included in       Prescription       Every calendar year         ILENSES       • \$100 Station frame allowance       Included in       Prescription       Every calendar year         ILENSES       • Single vision, lined bifocal, and lined trifocal lenses       Included in       Prescription         CONTACTS (INSTEAD       • Progressive lenses       \$0       \$0       Every calendar year         S275 LIGHTCARE*       • \$275 allowance for ready-made non-prescription sunglasses, or calendar year       \$0       Every calendar year         CONTACTS (INSTEAD       • \$180 allowance for ready-made non-prescription sunglasses, or caledy are non-prescription glasses or contacts       \$275       Every calendar year         VSP LIGHTCARE*	Your Coverage with a VSP Provider				
ESSENTIAL MEDICAL EVECANE• Additional exams and services beyond routine care to treat immediate issues from pink yet to sudden changes in vision to monitor ongoing conditions such as dry eye, diabetic eye disease, discomma, and more. • Coordination with your medical coverage may apply. Ask your VSP network doctor for details.\$20 per examAvailable as neededPRESCRIPTION GLASSES\$25 See frame and lensesFRAME\$259 Featured Frame Brands allowance \$275 frame allowance \$275 frame allowanceIncluded in Prescription GlassesEvery calendar year GlassesFRAME\$20 per exam\$278 year \$277 frame allowanceIncluded in Prescription GlassesEvery calendar year GlassesLENSES\$300 the amount over your allowanceIncluded in Prescription GlassesEvery calendar year GlassesLENSES• Single vision, lined bifocal, and lined trifocal lensesIncluded in Prescription GlassesEvery calendar year GlassesCONTACTS (INSTEAD OF GLASSES)• Sing allowance for contacts; copay does not apply • Average savings of 30% on other lens enhancementsUp to \$60Every calendar year soFRAME'• Sing allowance for contacts; copay does not apply • Contact lens exam (fitting and evaluation)Up to \$60Every calendar year soCONTACTS (INSTEAD • Sing allowance for contacts; copay does not apply • Contact lens exam (fitting and evaluation)Sing for frame and lensesPROTEC SAFETY (EMEVOVEFONUT • Contact lens exam (fitting and evaluation)Contact lens exam (fitting and evaluation)Contact lenses and lensesPROTEC SAFETY (EMEVOVEFONUT • Contact lens	WELLVISION EXAM			Every calendar year	
FRAME*       \$295 Featured Frame Brands allowance \$275 frame allowance \$275 Walmart/Sam's Club frame allowance \$3150 Costco frame allowance \$150 Costco frame allowance       Included in Prescription Glasses       Every calendar year         LENSES       * Single vision, lined bifocal, and lined trifocal lenses       Included in Prescription Glasses       Every calendar year         LENSES       * Single vision, lined bifocal, and lined trifocal lenses       \$0 Glasses       Every calendar year         LENSENHANCEMENTS       * Progressive lenses \$ Scratch-resistant lonses \$ Scratch-resistant coating * Average savings of 30% on other lens enhancements       \$0 \$ \$180 allowance for contacts; copay does not apply       Up to \$60       Every calendar year         CONTACTS (INSTEAD OF GLASSES)       \$ \$125 allowance for contacts; copay does not apply Contact lens exam (fitting and evaluation)       Up to \$60       Every calendar year         VSP LIGHTCARE**       * \$275 allowance for ready-made non-prescription sunglasses, or ready-made non-prescription blue light filtering glasses, instead of prescription glasses or contacts       \$25       Every calendar year         PROTEC SAFETY (EMPLOYEE-ONLY COVERAGE)       * Fully covered when you choose a safety frame from your VSP doctor's ProTec Eyewear' collection       \$10 for frame and lenses       Every calendar year         LENSES       * Fully covered when you choose a safety frame from your VSP doctor's ProTec Eyewear' collection       \$10 for frame and lenses       Every calendar year         Kexters 20 to spen		<ul> <li>Additional exams and services beyond routine care to treat immediate issues from pink eye to sudden changes in vision or to monitor ongoing conditions such as dry eye, diabetic eye disease, glaucoma, and more.</li> <li>Coordination with your medical coverage may apply. Ask your</li> </ul>	\$20 per exam	Available as needed	
FRAME'       \$ \$275 frame allowance       Included in Prescription Glasses       Every calendar year         LENSES       \$ Single vision, lined bifocal, and lined trifocal lenses       Included in Prescription Glasses       Every calendar year         LENSES       • Progressive lenses       \$0 \$ Single vision, lined bifocal, and lined trifocal lenses       Included in Prescription Glasses       Every calendar year         CONTACTS (INSTEAD       • Progressive lenses       \$0 \$ Single value of 30% on other lens enhancements       \$0       Every calendar year         CONTACTS (INSTEAD       • \$180 allowance for contacts; copay does not apply       Up to \$60       Every calendar year         VSP LIGHTCARE"*       • \$275 allowance for ready-made non-prescription sunglasses, or ready-made non-prescription blue light filtering glasses, instead of prescription glasses or contacts       \$10 for frame and lenses       Every calendar year         FRAME'       • Fully covered when you choose a safety frame from your VSP doctor's ProTec Eyewear' collection       \$10 for frame and lenses       Every calendar year         LENSES       • Fully covered when you choose a safety frame from your VSP doctor's proTec Eyewear' collection       \$10 for frame and lenses       Every calendar year         FRAME'       • Fully covered when you choose or on protection       \$10 for frame and lenses       Every calendar year         LENSES       • Sin	PRESCRIPTION GLASSES		\$25	See frame and lenses	
LENSES       Sungle Vision, inter biocol, and miced vision       Prescription Glasses       Every calendar year \$0         LENS ENHANCEMENTS <ul> <li>Progressive lenses</li> <li>Soratch-resistant lenses</li> <li>Soratch-resistant coating</li> <li>Average savings of 30% on other lens enhancements</li> <li>Stato allowance for contacts; copay does not apply</li> <li>Contact lens exam (fitting and evaluation)</li> <li>Up to \$60</li> <li>Every calendar year</li> <li>Stato allowance for contacts; copay does not apply</li> <li>Contact lens exam (fitting and evaluation)</li> <li>Up to \$60</li> <li>Every calendar year</li> <li>Stato allowance for ready-made non-prescription sunglasses, or ready-made non-prescription blue light filtering glasses, instead of prescription glasses or contacts</li> <li>\$275 allowance for ready-made non-prescription sunglasses, or ready-made non-prescription blue light filtering glasses, instead</li> <li>\$25</li> <li>Every calendar year</li> <li>Cortified according to the American National Standards Institute (ANSI) guidelines for impact protection</li> <li>Certified according to the American National Standards Institute (ANSI) guidelines for impact protection</li> <li>Certified according to the American National Standards Institute (ANSI) guidelines for impact protection</li> <li>Certified according to the American National Standards Institute (ANSI) guidelines for impact protection</li> <li>Every calendar year</li> <li>Every calendar year</li> <li>Average of 15% off the regular price; discounts available at contracted facilities.</li> <li>Exclusive Member Extras for VSP Members</li> <li>Contact lens rebates, lens satisfaction guarantees, and more offers at vsp.com/offers.</li> <li>Save up to 60% on digital hearing aids with TruHearin</li></ul>	FRAME*	<ul> <li>\$275 frame allowance</li> <li>20% savings on the amount over your allowance</li> <li>\$275 Walmart/Sam's Club frame allowance</li> </ul>	Prescription	Every calendar year	
LENS ENHANCEMENTS       : Impact-resistant lenses       \$0       Every calendar year         Scratch-resistant coating       : Average savings of 30% on other lens enhancements       \$0       Every calendar year         CONTACTS (INSTEAD OF GLASSES)       : \$180 allowance for contacts; copay does not apply       Up to \$60       Every calendar year         VSP LIGHTCARE"*       : \$275 allowance for ready-made non-prescription sunglasses, or ready-made non-prescription blue light filtering glasses, instead of prescription glasses or contacts       \$25       Every calendar year         PROTEC SAFETY" (EMPLOYEE-ONLY COVERAGE)       Every calendar year       \$10 for frame and lenses       Every other calendar year         FRAME'       : Fully covered when you choose a safety frame from your VSP doctor's ProTec Eyewear* collection       \$10 for frame and lenses       Every other calendar year         LENSES       : Prescription single vision, lined bifocal, and lined trifocal : Certified according to the American National Standards Institute (ANSI) guidelines for impact protection       Combined with Frame       Every calendar year         ADDITIONAL SAVING       Slasses and Sunglasses : Extra \$20 to spend on Featured Frame Brands. Go to vsp.com/offers for details.       Every calendar year         : 20% savings on unlimited additional pairs of prescription or non-prescription glasses/sunglasses, including lens enhancements, from a VSP provider within 12 months of your last WellVision Exam.       Easer Vision Correction : Average of 15% off the regular price; discounts a	LENSES	Single vision, lined bifocal, and lined trifocal lenses	Prescription	Every calendar year	
OF GLASSES)       • Contact lens exam (fitting and evaluation)       Up to \$60       Every Calendar year         VSP LIGHTCARE"*       • \$275 allowance for ready-made non-prescription sunglasses, or ready-made non-prescription blue light filtering glasses, instead of prescription glasses or contacts       \$25       Every calendar year         PROTEC SAFETY" (EMPLOYEE-ONLY COVERAGE)       • Fully covered when you choose a safety frame from your VSP doctor's ProTec Eyewear* collection       \$10 for frame and lenses       Every other calendar year         FRAME*       • Certified according to the American National Standards Institute (ANSI) guidelines for impact protection       \$10 for frame and lenses       Every calendar year         LENSES       • Prescription single vision, lined bifocal, and lined trifocal       • Combined with CANSI) guidelines for impact protection       Every calendar year         ADDITIONAL SAVINGS       • Extra \$20 to spend on Featured Frame Brands. Go to vsp.com/offers for details.       • 20% savings on unlimited additional pairs of prescription or non-prescription glasses/sunglasses, including lens enhancements, from a VSP provider within 12 months of your last WellVision Exam.         ADDITIONAL SAVINGS       • Average of 15% off the regular price; discounts available at contracted facilities.         Exclusive Member Extras for VSP Members       • Contact lens rebates, lens satisfaction guarantees, and more offers at vsp.com/offers.         • Save up to 60% on digital hearing aids with TruHearing*. Visit vsp.com/offers/special-offfers/hearing-aids for details.       • Sa	LENS ENHANCEMENTS	<ul><li>Impact-resistant lenses</li><li>Scratch-resistant coating</li></ul>	\$O	Every calendar year	
VSP LIGHTCARE <sup>**</sup> ready-made non-prescription blue light filtering glasses, instead of prescription glasses or contacts       \$25       Every calendar year         PROTEC SAFETY* (EMPLOYEE-ONLY COVERAGE)       • Fully covered when you choose a safety frame from your VSP doctor's ProTec Eyewear* collection • Certified according to the American National Standards Institute (ANSI) guidelines for impact protection       \$10 for frame and lenses       Every other calendar year         LENSES       • Prescription single vision, lined bifocal, and lined trifocal • Certified according to the American National Standards Institute (ANSI) guidelines for impact protection       Combined with Frame       Every calendar year         LENSES       • Prescription single vision, lined bifocal, and lined trifocal • Certified according to the American National Standards Institute (ANSI) guidelines for impact protection       Combined with Frame       Every calendar year         ADDITIONAL SAVINGS       • Extra \$20 to spend on Featured Frame Brands. Go to vsp.com/offers for details. • 20% savings on unlimited additional pairs of prescription or non-prescription glasses/sunglasses, including lens enhancements, from a VSP provider within 12 months of your last WellVision Exam.         Laser Vision Correction • Average of 15% off the regular price; discounts available at contracted facilities.       Exclusive Member Extras for VSP Members • Contact lens rebates, lens satisfaction guarantees, and more offers at vsp.com/offers. • Save up to 60% on digital hearing aids with TruHearing*. Visit vsp.com/offers/special-offers/hearing-aids for details.	-		Up to \$60	Every calendar year	
FRAME* <ul> <li>Fully covered when you choose a safety frame from your VSP doctor's ProTec Eyewear* collection</li> <li>Certified according to the American National Standards Institute (ANSI) guidelines for impact protection</li> </ul> <li>Prescription single vision, lined bifocal, and lined trifocal</li> <li>Certified according to the American National Standards Institute (ANSI) guidelines for impact protection</li> <li>Prescription single vision, lined bifocal, and lined trifocal</li> <li>Certified according to the American National Standards Institute (ANSI) guidelines for impact protection</li> <li>Combined with Certified according to the American National Standards Institute (ANSI) guidelines for impact protection</li> <li>Extra \$20 to spend on Featured Frame Brands. Go to vsp.com/offers for details.</li> <li>20% savings on unlimited additional pairs of prescription or non-prescription glasses/sunglasses, including lens enhancements, from a VSP provider within 12 months of your last WellVision Exam.</li> ADDITIONAL SAVINGS          Exclusive Member Extras for VSP Members <ul> <li>Contact lens rebates, lens satisfaction guarantees, and more offers at vsp.com/offers.</li> <li>Save up to 60% on digital hearing aids with TruHearing*. Visit vsp.com/offers/special-offers/hearing-aids for details.</li> </ul>	VSP LIGHTCARE <sup>™+</sup>	ready-made non-prescription blue light filtering glasses, instead	\$25	Every calendar year	
FRAME*doctor's ProTec Eyewear* collection\$10 for frame and lensesEvery other calendar yearCertified according to the American National Standards Institute (ANSI) guidelines for impact protectionCombined with FrameEvery calendar yearLENSES• Prescription single vision, lined bifocal, and lined trifocal • Certified according to the American National Standards Institute (ANSI) guidelines for impact protectionCombined with FrameEvery calendar yearLENSES• Glasses and Sunglasses • Extra \$20 to spend on Featured Frame Brands. Go to vsp.com/offers for details. • 20% savings on unlimited additional pairs of prescription or non-prescription glasses/sunglasses, including lens enhancements, from a VSP provider within 12 months of your last WellVision Exam.ADDITIONAL SAVINGSLaser Vision Correction • Average of 15% off the regular price; discounts available at contracted facilities.Exclusive Member Extras for VSP Members • Contact lens rebates, lens satisfaction guarantees, and more offers at vsp.com/offers. • Save up to 60% on digital hearing aids with TruHearing*. Visit vsp.com/offers/special-offers/hearing-aids for details.	PROTEC SAFETY® (EMPLOYEE-ONLY COVERAGE)				
LENSES       • Certified according to the American National Standards Institute       Combined with Frame       Every calendar year         ADDITIONAL SAVINGS       • Extra \$20 to spend on Featured Frame Brands. Go to vsp.com/offers for details.       • 20% savings on unlimited additional pairs of prescription or non-prescription glasses/sunglasses, including lens enhancements, from a VSP provider within 12 months of your last WellVision Exam.       • Laser Vision Correction         • Average of 15% off the regular price; discounts available at contracted facilities.       • Contact lens rebates, lens satisfaction guarantees, and more offers at vsp.com/offers.         • Save up to 60% on digital hearing aids with TruHearing*. Visit vsp.com/offers/special-offers/hearing-aids for details.	FRAME	doctor's ProTec Eyewear® collection • Certified according to the American National Standards Institute		Every other calendar year	
<ul> <li>Extra \$20 to spend on Featured Frame Brands. Go to vsp.com/offers for details.</li> <li>20% savings on unlimited additional pairs of prescription or non-prescription glasses/sunglasses, including lens enhancements, from a VSP provider within 12 months of your last WellVision Exam.</li> <li>Laser Vision Correction         <ul> <li>Average of 15% off the regular price; discounts available at contracted facilities.</li> </ul> </li> <li>Exclusive Member Extras for VSP Members         <ul> <li>Contact lens rebates, lens satisfaction guarantees, and more offers at vsp.com/offers.</li> <li>Save up to 60% on digital hearing aids with TruHearing*. Visit vsp.com/offers/special-offers/hearing-aids for details.</li> </ul> </li> </ul>	LENSES	Certified according to the American National Standards Institute		Every calendar year	
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		• Save up to 60% on digital hearing aids with TruHearing <sup>®</sup> . Visit <b>vsp.com/offers</b> /special-offers/hearing-aids for details.			

#### YOUR COVERAGE GOES FURTHER IN-NETWORK

With so many in-network choices, VSP makes it easy to get the most out of your benefits. You'll have access to preferred private practice, retail, and online in-network choices. Log in to vsp.com to find an in-network provider.

<sup>†</sup>Only available to VSP members with applicable plan benefits. Frame brands and promotions are subject to change.

1Savings 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. +Coverage with a retail chain may be different or not apply.

VSP guarantees member satisfaction from VSP 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. TruHearing is not available directly from VSP in the states of California and Washington. Premier Edge is not available for some members in the state of Texas.

To learn about your privacy rights and how your protected health information may be used, see the VSP Notice of Privacy Practices on vsp.com.

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