

HERITAGE BENEFITS

Vision Insurance

STANDARD|PREMIUM MONTHLY RATES

\$6.27 | \$11.60 – Single Coverage
\$9.10 | \$16.81 – Employee + 1
\$16.31 | \$30.15 – Family Coverage

OUT-OF-NETWORK COVERAGE

Exam – up to \$45
Frame – up to \$70
Contacts – up to \$105
Lined Bifocal Lenses – up to \$50
Lined Trifocal Lenses – up to \$65
Progressive Lenses – up to \$50
Single Vision Lenses – up to \$30

Benefit	Description (Premium in BOLD)	Copay
Well Vision Exam	<ul style="list-style-type: none"> Focuses on your eyes and overall wellness Every 12 months 	\$10
Prescription Glasses		\$25
Frame	<ul style="list-style-type: none"> \$130/\$180 allowance for a selection of frames \$150/\$200 allowance for featured frame brands 20% savings on amount over allowance \$70/\$100 Costco frame allowance Every 24 months 	Included in Prescription Glasses
Lenses	<ul style="list-style-type: none"> Single vision, lined bifocal, and lined trifocal lenses Polycarbonate lenses for dependent children Every 12 months 	Included in Prescription Glasses
Lens Enhancements	<ul style="list-style-type: none"> Standard progressive lenses Premium progressive lenses Custom progressive lenses Progressive lenses, Scratch coating, Anti-Reflective coating, Photochromatic Average savings of 20-25% on other lens enhancements Every 12 months 	\$55 \$95 - \$105 \$150-\$175 \$0
Contacts (instead of glasses)	<ul style="list-style-type: none"> \$130/\$180 allowance for contacts; copay does not apply Contact lens exam (fitting and evaluation) Every 12 months 	Up to \$60

Extra Savings	Description
Glasses & Sunglasses	<ul style="list-style-type: none"> Extra \$20 to spend on featured frame brands. Go to vsp.com/specialoffers for details. 20% savings on additional glasses and sunglasses, including lens enhancements from any VSP providers within 12 months of your last Well Vision Exam.
Retinal Screening	<ul style="list-style-type: none"> No more than \$39 copay routine screening as an enhancement to a Well Vision Exam.
Laser Vision Correction	<ul style="list-style-type: none"> Average 15% off the regular price or 5% off the promotional price; discounts only available to contracted facilities.