



Available in All States excluding CA and CO

| CHOOSE ONE:                                     |                                     |                                     |                               |                                     |   |
|---|-------------------------------------|-------------------------------------|-------------------------------|-------------------------------------|---|
| Plan Name                                       | CHOICE A<br>\$10/\$25/\$150<br>0031 | CHOICE B<br>\$10/\$25/\$160<br>0032 | CHOICE B<br>\$0/\$180<br>0033 | CHOICE C<br>\$10/\$10/\$180<br>0034 | CHOICE C<br>\$20/\$200<br>EASYOPTIONS¹<br>LIGHTCARE™²<br>0035 |
| Network   | CHOICE PPO<br>IN-NETWORK            | CHOICE PPO<br>IN-NETWORK            | CHOICE PPO<br>IN-NETWORK      | CHOICE PPO<br>IN-NETWORK            | CHOICE PPO<br>IN-NETWORK                                      |
| Benefit Frequency                               | <b>,</b>                            | <b>'</b>                            | •                             | •                                   | <b>,</b>  |
| Exam/Lens/Frame                                 | Every 12/24/24<br>months            | Every 12/12/24<br>months            | Every 12/12/24<br>months      | Every 12/12/12<br>months            | Every 12/12/12<br>months                                      |
| Deductible/Copay                                |                                     |                                     |                               |                                     |   |
| Exam  | \$10                                | \$10                                | \$0                           | \$10                                | \$20  |
| Lens/Frame                                      | \$25                                | \$25                                |                               | \$10                                |   |
| Benefits (After Deductib                        | le/Copay)                           |                                     | •                             |                                     |   |
| Exam  | 100%                                | 100%                                | 100%                          | 100%                                | 100%  |
| Lenses - Single                                 | 100%                                | 100%                                | 100%                          | 100%                                | 100%  |
| Lenses - Bifocal                                | 100%                                | 100%                                | 100%                          | 100%                                | 100%  |
| Lenses - Trifocal                               | 100%                                | 100%                                | 100%                          | 100%                                | 100%  |
| Lenses - Enhancements                           | Subject to copays                   | Subject to copay                    | Subject to copay              | Subject to copay                    | Subject to copay  |
| Frame   | \$150³                              | \$160³                              | \$180³                        | \$180³                              | \$200³  |
| <b>Contacts -</b> Elective (in lieu of glasses) | \$150 allowance                     | \$160 allowance                     | \$180 allowance               | \$180 allowance                     | \$180 allowance   |
| Fit & Follow-up Exam                            | Up to \$60 copay                    | Up to \$60 copay                    | Up to \$60 copay              | Up to \$60 copay                    | Up to \$60 copay  |
| Medically Necessary                             | 100%                                | 100%                                | 100%                          | 100%                                | 100%  |
| Rates for 2024 Effective                        | Dates - \$5 administration          | on fee applies to each              | monthly invoice.              |                                     |   |
| Member Only                                     | \$7.60                              | \$9.18                              | \$10.58                       | \$11.02                             | \$13.22   |
| Member + Spouse/DP                              | \$12.66                             | \$15.84                             | \$18.63                       | \$19.53                             | \$23.91   |
| Member + 1 Child                                | \$12.66                             | \$15.84                             | \$18.63                       | \$19.53                             | \$23.91   |
| Member + Children                               | \$13.38                             | \$16.77                             | \$19.76                       | \$20.72                             | \$25.40   |
| Member + Family                                 | \$19.87                             | \$25.28                             | \$30.05                       | \$31.60                             | \$39.09   |
| Rate Guarantee                                  | 2 years                             | 2 years                             | 2 years                       | 2 years                             | 2 years   |

<sup>1</sup> EasyOptions - Choose your upgrade - \$260 Frame Allowance, or Anti-glare Lenses, or Progressive Lenses, or Light-reactive Lenses, or in lieu of glasses a \$260 Contact Lens allowance. VSP EasyOptions plan benefits are not available at retail chains such as Walmart\*, Sam's Club\*, or Costco.

Inshore Benefits is a product portfolio of North Ranch Benefits Trust | Website: InshoreBenefits.com Inshore Benefits is marketed by Warner Pacific Insurance Services, Inc. | Phone: (800) 801-2300 | Fax: (800) 609-0111 | Email: quoting@warnerpacific.com Inshore Benefits is administrated by Pathian Administrators | Phone: (800) 786-6525 | Fax: (818) 960-0141 | Email: inshore@pathianadministrators.com

<sup>2</sup> LightCare - You can use your frame and lens benefit to get non-prescription (ready-to-wear) eyewear from your VSP network doctor. Such as non-prescription sunglasses or blue light filtering glasses

<sup>3</sup> Coverage with a retail chain, Walmart®, Sam's Club®, or Costco may be different or not apply; such as \$90 Frame Allowance at retail chain. Before seeking services, contact VSP to find a VSP provider or a retail chain to discuss their allowances.