Your VSP Vision Benefits Summary

VSP Provider Network: VSP Advantage—Basic Plan

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Description</th>
<th>Copay</th>
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</table>
| WellVision Exam | • Focuses on your eyes and overall wellness  
|              | • Every calendar year                                                        | $10    |
| Prescription Glasses | $0                                              |        |
| Frame         | • $95 allowance for a wide selection of frames  
|              | • $115 allowance for featured frame brands  
|              | • 20% savings on the amount over your allowance  
|              | • Every other calendar year                                                  |        |
| Lenses        | • Single vision, lined bifa, lined trifocal lenses  
|              | • Polycarbonate lenses for dependent children  
|              | • Every other calendar year                                                  |        |
| Lens Enhancements | $55  
|              | • Standard progressive lenses  
|              | • Premium progressive lenses  
|              | • Custom progressive lenses  
|              | • Average 20%-25% savings on other lens enhancements  
|              | • Every other calendar year                                                  | $95-$105+$150-$175 |
| Contacts      | • $120 allowance for contact lens exam (fitting and evaluation)  
| (instead of glasses) | • 15% savings on contact lens exam (fitting and evaluation)  
|              | • Every other calendar year                                                  | $0     |

Monthly Contribution—Basic Plan

Employee Only $0  
Employee + One $0  
Employee + Family $0

Your Coverage With Out-of-Network Providers

Visit vsp.com for details if you plan to see a provider other than a VSP network provider.

Exam up to $30  
Frame up to $60  
Single-vision lenses up to $45  
Lined bifocal lenses up to $65  
Lined trifocal lenses up to $85  
Progressive lenses up to $85  
Contacts up to $110

Coverage with a participating retail chain may be different. Once your benefit is effective, visit vsp.com for details. Coverage 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.

VSP Provider Network: VSP Choice—Premier Plan (Enhanced Coverage)

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| WellVision Exam | • Focuses on your eyes and overall wellness  
|              | • Every calendar year                                                        | $10    |
| Prescription Glasses | $0                                              |        |
| Frame         | • $200 allowance for a wide selection of frames  
|              | • $220 allowance for featured frame brands  
|              | • 20% savings on the amount over your allowance  
|              | • Every calendar year                                                        |        |
| Lenses        | • Single vision, lined bifa, lined trifocal lenses  
|              | • Polycarbonate lenses for dependent children  
|              | • Every other calendar year                                                  |        |
| Lens Enhancements | $0  
|              | • Tinted lenses  
|              | • Standard progressive lenses  
|              | • Premium progressive lenses  
|              | • Custom progressive lenses  
|              | • Average 20%-25% savings on other lens enhancements  
|              | • Every other calendar year                                                  | $0     |
| Contacts      | • $200 allowance for contact lens exam (fitting and evaluation)  
| (instead of glasses) | • 15% savings on contact lens exam (fitting and evaluation)  
|              | • Every calendar year                                                        | $0     |

Monthly Contribution—Premier Plan

Employee Only $4.11  
Employee + One $15.32  
Employee + Family $28.99

Extra Savings

Retinal Screening

• Pay no more than a $39 copay on routine retinal screening as an enhancement to a WellVision Exam

Computer Vision Care (Employee Only)

Computer Vision Exam

• Evaluates your vision needs related to computer use  
• Every other calendar year  
$10 for exam

Frame

• $95 allowance for a wide selection of frames  
• Every other calendar year  
Combined with exam

Lenses

• Single vision, lined bifocal, lined trifocal and occupational lenses  
• Every other calendar year  
Combined with exam

Glasses and Sunglasses

• 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 provider within 12 months of your last WellVision Exam.  
• Laser Vision Correction

• Average 15% off the regular price or 5% off the promotional price; discounts only available at contracted facilities.

1. Brands/promotion subject to change. 2. Savings based on network doctor’s retail price and vary by plan and purchase selection; average savings determined after benefits are applied. Available only through VSP network doctors to VSP members with applicable plan benefits. Ask your VSP network doctor for details. *New lenses will be approved every calendar year if the new prescription differs from the original by at least .50 diopter sphere or cylinder, there’s a change in the axis of 15 degrees or more, or a difference in vertical prism greater than one prism.