

The details following this coversheet are for the following benefit plan:

Vision Benefits of America

****Note:**

- This is for the benefit year: 2018
- No changes in coverage occurred to this plan



Expert Solutions. Exceptional Service.

DUAL OPTION

Effective 01/01/2018*

\$0 Exam / \$10 Materials Copay

FREQUENCY OF SERVICE		Last Date of Service:	DEPENDENT AGE: 26
		12/12/12	12/12/24
Vision Exam	12 Months		12 Months
Lenses	12 Months		12 Months
Frames	12 Months		24 Months

BENEFITS: Employee can select either:

	VBA Participating Provider Amount Covered/Benefit (Less Copayment) ^G	Non-Participating Provider Amount Reimbursed (Zero Copayment)
Vision Exam (Glasses or Contacts)	100%	\$40
Clear Standard Lenses (Pair):		
Single Vision	100%	\$40
Bifocal	100%	\$50
Blended Bifocal	100%	\$50
Trifocal	100%	\$75
Progressives ^D	Controlled Cost ^E	\$75
Lenticular	100%	\$100
Polycarbonate ^C	100%	N/A
Scratch Coat-1 Yr	100%	N/A
Frame ^B	100%	\$50
-OR-		
Elective Contacts (in lieu of eyeglass benefits)		
Material Allowance	\$150	\$150
Fitting Fee	15% off UCR ^A	N/A
-OR-		
Medically Necessary Contacts^F	100%	\$300
Low Vision Aids (Per 24 Months. No Lifetime Max)	\$650	\$650

- A Usual, Customary, and Reasonable.
- B Within the program's \$50 wholesale allowance (approximately \$125 to \$150 retail).
- C Available In-Network at no charge for children under age 19.
- D Progressive lenses typically retail from \$150 to \$400, depending on lens options. VBA's controlled costs generally range from \$45 to \$175.
- E Unless otherwise prohibited by law.
- F Medically Required Contacts may only be selected in lieu of all other material benefits listed herein.
- G A \$10 copayment applies to the total cost of the lenses and/or frames ordered from a VBA Member Doctor only, but does not apply to the routine vision examination or the contact material allowance.

Vision benefits are easy with VBA. No card, no worries.

To use your VBA Vision benefits, follow the 4-step process below.



Check eligibility



Find a doctor



Go to appointment



Relax

- **Step 1. Check eligibility**

Login to your account then click on "Am I Eligible?"

- **Step 2. Find a doctor**

If you are eligible, click on "Find A Doctor" at the top of the page. From there you can fill in your zip code and find a doctor close to you.

- **Step 3. Go to appointment**

During your appointment, let your doctor know that you have a VBA Vision plan. During your appointment, your doctor will give you an exam, order your materials, make sure your lenses are made correctly, and dispense your prescription.

- **Step 4. Relax**

We've got you covered! VBA Vision will pay your doctor for covered exams, lenses, and frames.

Need a little more education about your VBA Vision coverage? No problem, you can [contact us](#). An exceptional customer care representative is always happy to help.



PARTICIPATING PROVIDERS INCLUDE:

Fortney Eye Care Centers
Fraser Optical
Henry Ford First Optometry
JC Penney Optical
Meijer Optical Shop
Normandy Optical
Pearle Vision
RX Optical
Sears Optical
SVS Vision
Vision Institute of Michigan
Costco**

Always be sure to confirm the provider status prior to services.

Looking for a specific provider?

***Each Costco vision center is independently owned, please confirm with them prior to services that they are in network.*

Visit www.vbaplans.com for a complete listing

With VBA, your benefits extend beyond typical coverage.

VBA partners with several other companies that provide services to better your health and wellness.

LASIK OFFERS

LASIK surgery reshapes the cornea of your eye, redirecting the light angle as it enters the eye to refocus correctly on your retina. With this surgery, your dependence on glasses and contact lenses diminishes significantly.



Receive a free consultation and 10% off a LASIK procedure from TLC Laser Eye Centers.

TLC Laser Eye Centers offer the most advanced LASIK procedures including Bladeless and Custom LASIK. TLC has performed over two million procedures, and provides enhancement procedures free of charge if necessary. Learn more at www.TLCVision.com.



Save 40-50% off LASIK procedures from QualSight, including flexible payment plans as low as \$53/mth.

QualSight provides a managed Laser Vision Correction program through a national, credentialed network of the nation's most experienced surgeons, who have collectively performed more than 6.5 million procedures. QualSight has more than 900 locations nationwide, serving over 75 million members. Learn more at www.qualsight.com or call 877-437-6105.



HEARING OFFERS

Along with your vision, VBA understands the importance of your auditory health.



Receive a free hearing screening and 20% off all Beltone hearing aids, including free loss, stolen or damage protection.

For over 70 years, Beltone remains the most trusted brand for quality hearing products and care among adults aged 50 and older. We're devoted to giving patients the best listening experience, at over 1500 locations nationwide. Learn more at www.Beltone.com.

To take advantage of any of these offers, contact an exceptional customer care representative today.

www.vbaplans.com

