

Vision Plans

Insurance Carrier / Plan Network	Moda / Opal Any Licensed Provider	VSP / Choice Plus VSP Choice
Annual Benefit Maximum (per person per plan year)	\$600*	NA
Routine Eye Exam		
Benefit	Plan pays 100% (up to plan maximum)	Plan pays 100% after \$10 copay
Frequency	Once per plan year	Every 12 months
Lenses		
Basic Lens Benefit	Plan pays 100% (up to plan maximum)	\$20 copay applied toward lenses & frames. Covered in full: Glass or plastic single vision, lined bifocal, lined trifocal, or lenticular lenses; polycarbonate lenses; scratch resistant; and, UV coatings.
Lens Enhancements		\$0 copay for standard progressive lenses \$15 copay for anti-reflective coating or premium/custom progressive lenses
Frequency	Once per plan year	Once every 12 months
Frames / Contacts		
Benefit	Plan pays 100% (up to plan maximum)	Covered in full up to retail allowance of \$300; 20% off amount over retail allowance for frames. Additional \$50 or higher allowance for feature frame brands (i.e. Nike, Calvin Klein, Columbia, etc.). Available in-network at VSP doctor and participating retail chain locations (not applicable at Costco or Walmart). Not eligible to combine the Enhanced Featured Frame Allowance with Extra \$20 or Extra \$40 promotions.
Frequency	Frames: Age 0-16: Once per plan year Age 17+: Once per two plan years Contacts: Up to the plan maximum	Once every 12 months
Non-Prescription Benefit		
Benefit	NA	Ability to use frame allowance for non-prescription sunglasses or non-prescription blue light filtering glasses, in lieu of prescription glasses or contacts. Coverage with a participating retail chain may be different.

NA = Not applicable

*Exam and hardware charges all apply to the plan year maximum

This document is for comparison purposes only and is not intended to fully describe the benefits of each plan. Refer to your member handbook for additional information or further explanation of benefits, limitations, and exclusions. In the case of conflict between this document and your member handbook, the member handbook will prevail.