Vision

Vision insurance is administered by VSP Vision Care. You benefit from a discounted group rate, and premiums are 100% paid by you.

The vision plan offers coverage for a number of eye-care expenses, some of which are outlined below. It does not have an annual deductible, and charges on amounts over the indicated limits or on optional features are discounted by 20%.

More information can be found by visiting https://umurl.us/vision.

<table>
<thead>
<tr>
<th>Services and coverage</th>
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<tbody>
<tr>
<td><strong>Eye exam</strong></td>
<td>$10 copay</td>
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</table>
| **Glasses** ($25 copay) | **Lenses**: once per calendar year  
**Frames**: once every other calendar year, up to $140 limit* |
| **Contacts** | **Fitting and exam**: max. $60 copay  
**Lenses**: once per calendar year, up to $140 limit* |
| **Lasik surgery** | Discounts up to 15% available |

“Seeing clearly is just one reason I have vision insurance. It also means my kiddos can learn from everything around them. Eighty percent of what children learn is through their eyes.”

Facts and tips

Employee premiums:
- **Self**: $5.88
- **Self and spouse**: $11.73
- **Self and children**: $12.80
- **Self, spouse, and children**: $20.26

Annual deductible: $0

*Note: Charges on amounts exceeding indicated limit, or charges for optional features, are discounted by 20%.

Tip: VSP offers a discount option to those who aren’t enrolled in the plan but want to take care of their eye health. Learn more by visiting https://umurl.us/healthtool.

Did you know? VSP also offers assistance for hearing. You and/or a spouse or other dependents can enjoy discounts on hearing aids under the same insurance coverage.

Note: Full premium amounts are available on the premiums list. Visit http://umurl.us/enrolguide for more.