



Protect  
your vision  
with VSP.

## Get the best in eyecare and eyewear with CALIFORNIA BUILDERS EXCHANGES INSURANCE TRUST and VSP® Vision Care.



Why enroll in VSP? We invest in the things you value most—the best care at the lowest out-of-pocket costs. Because we're the only national not-for-profit vision care company, you can trust that we'll always put your wellness first.

### You'll like what you see with VSP.

- **Value and Savings.** You'll enjoy more value and the lowest out-of-pocket costs.
- **High Quality Vision Care.** You'll get the best care from a VSP provider, including a WellVision Exam®—the most comprehensive exam designed to detect eye and health conditions.
- **Choice of Providers.** The decision is yours to make—choose a VSP doctor, a participating retail chain, or any out-of-network provider.
- **Great Eyewear.** It's easy to find the perfect frame at a price that fits your budget.

### Using your VSP benefit is easy.

- **Register at [vsp.com](http://vsp.com)** Once your plan is effective, review your benefit information.
- **Find an eyecare provider who's right for you.** To find a VSP provider, visit [vsp.com](http://vsp.com) or call **800.877.7195**.
- **At your appointment, tell them you have VSP.** There's no ID card necessary. If you'd like a card as a reference, you can print one on [vsp.com](http://vsp.com).

**That's it! We'll handle the rest**—there are no claim forms to complete when you see a VSP provider.

### Choice in Eyewear

From classic styles to the latest designer frames, you'll find hundreds of options. Choose from featured frame brands like Anne Klein, bebe®, Calvin Klein, Flexon®, Lacoste, Nike, Nine West, and more<sup>1</sup>. Visit [vsp.com](http://vsp.com) to find a VSP provider who carries these brands.

Enroll in VSP today.  
You'll be glad you did.  
Contact us. **800.877.7195**  
[vsp.com](http://vsp.com)

# Your VSP Vision Benefits Summary



CALIFORNIA BUILDERS EXCHANGES INSURANCE TRUST and VSP provide you with an affordable eyecare plan..

**VSP Coverage Effective Date:** 01/01/2016

**VSP Provider Network:** VSP Choice

| Benefit                                  | Description  | Copay                                 | Frequency                 |
|--|--|---------------------------------------|---------------------------|
| <b>Your Coverage with a VSP Provider</b> |  |                                       |                           |
| <b>WellVision Exam</b>                   | <ul style="list-style-type: none"> <li>Focuses on your eyes and overall wellness</li> </ul>  | \$25                                  | Every calendar year       |
| <b>Prescription Glasses</b>              |  | \$25                                  | See frame and lenses      |
| <b>Frame</b>                             | <ul style="list-style-type: none"> <li>\$150 allowance for a wide selection of frames</li> <li>\$170 allowance for featured frame brands</li> <li>\$80 for frames at Costco</li> <li>20% savings on the amount over your allowance</li> </ul>  | Included in Prescription Glasses      | Every other calendar year |
| <b>Lenses</b>                            | <ul style="list-style-type: none"> <li>Single vision, lined bifocal, and lined trifocal lenses</li> <li>Polycarbonate lenses for dependent children</li> </ul>   | Included in Prescription Glasses      | Every calendar year       |
| <b>Lens Enhancements</b>                 | <ul style="list-style-type: none"> <li>Standard progressive lenses</li> <li>Premium progressive lenses</li> <li>Custom progressive lenses</li> <li>Average savings of 20-25% on other lens enhancements</li> </ul>   | \$55<br>\$95 - \$105<br>\$150 - \$175 | Every calendar year       |
| <b>Contacts (instead of glasses)</b>     | <ul style="list-style-type: none"> <li>\$150 allowance for contacts; copay does not apply</li> <li>Contact lens exam (fitting and evaluation)</li> </ul>   | Up to \$60                            | Every calendar year       |
| <b>Extra Savings</b>                     | <b>Glasses and Sunglasses</b> <ul style="list-style-type: none"> <li>Extra \$20 to spend on featured frame brands. Go to <a href="http://vsp.com/specialoffers">vsp.com/specialoffers</a> for details.</li> <li>20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last WellVision Exam.</li> </ul> |                                       |                           |
|  | <b>Retinal Screening</b> <ul style="list-style-type: none"> <li>No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam</li> </ul>   |                                       |                           |
|  | <b>Laser Vision Correction</b> <ul style="list-style-type: none"> <li>Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities</li> </ul>  |                                       |                           |

### Your Coverage with Out-of-Network Providers

Visit [vsp.com](http://vsp.com) for details, if you plan to see a provider other than a VSP network provider.

|                            |            |                             |            |                          |             |
|----------------------------|------------|-----------------------------|------------|--------------------------|-------------|
| Exam .....                 | up to \$45 | Lined Bifocal Lenses .....  | up to \$50 | Progressive Lenses ..... | up to \$50  |
| Frame .....                | up to \$70 | Lined Trifocal Lenses ..... | up to \$65 | Contacts .....           | up to \$105 |
| Single Vision Lenses ..... | up to \$30 |                             |            |                          |             |

Coverage with a participating retail chain may be different. Once your benefit is effective, visit [vsp.com](http://vsp.com) for details. Coverage information 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.

Contact us. [800.877.7195](tel:800.877.7195) | [vsp.com](http://vsp.com)

<sup>1</sup>Brands/Promotion subject to change.

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