

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 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 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.

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 more¹. Visit **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

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:

Benefit	Description	Copay	Frequency	
Your Coverage with a VSP Provider				
Prescription Glasses		\$25		
Frame	 \$150 allowance for a wide selection of frames \$170 allowance for featured frame brands \$80 for frames at Costco® 20% savings on the amount over your allowance 	Included in Prescription Glasses	Every other calendar year	
Lenses	 Single vision, lined bifocal, and lined trifocal lenses Polycarbonate lenses for dependent children 	Included in Prescription Glasses	Every calendar year	
Lens Enhancements	Progressive lensesAverage savings of 20-25% on other lens enhancements	\$20	Every calendar year	
Contacts (instead of glasses)	 \$150 allowance for contacts and contact lens exam (fitting and evaluation) 15% savings on a contact lens exam (fitting and evaluation) 	Up to \$60	Every calendar year	
ProTec Safety® (Employee-only coverage)				
Frame	 Fully covered when you choose a safety frame from your VSP doctor's ProTec Eyewear® collection Certified according to the American National Standards Institute (ANSI) guidelines for impact protection 	\$10 for frame and lenses	Every other calendar year	
Lenses	 Prescription single vision, lined bifocal, and lined trifocal Certified according to the American National Standards Institute (ANSI) guidelines for impact protection 	Combined with Frame	Every calendar year	
	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.			
Extra Savings	Retinal Screening No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam			
	 Laser Vision Correction Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities 			
Your Coverage with Out-of-Network Providers				

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.					
	Lined Bifocal Lensesup to \$50 Lined Trifocal Lensesup to \$65				

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