

## EXHIBIT A

### SCHEDULE OF BENEFITS VSP Choice Plan® Plan B

#### GENERAL

This Schedule of Benefits lists the vision care services and materials to which Covered Persons of VSP Vision Care, Inc. ("VSP") are entitled, subject to any Copayments and other conditions, limitations and/or exclusions stated herein, and forms a part of the Policy or Evidence of Coverage to which it is attached.

VSP Network Providers are those doctors that have agreed to participate in VSP's Choice Network.

#### ELIGIBILITY

The following are Covered Persons under this Plan, pursuant to eligibility criteria established by Client:

- Enrollee
- Legal Spouse or Domestic Partner of Enrollee
- Any child of Enrollee, including a natural child from date of birth, legally adopted child from the date of placement for adoption with the Enrollee, the child of the spouse/registered domestic partner, or other child for whom a court or administrative agency holds the Enrollee responsible is covered up to the end of the month they turn age 26. A dependent child over the limiting age may continue to be eligible as a dependent if the child is incapable of self-sustaining employment because of mental or physical disability, and chiefly dependent upon Enrollee for support and maintenance.

**Pursuant to RCW 26.60.015, all provisions applying to legal spouses shall apply equally to registered domestic partners.**

#### PLAN BENEFITS

##### VSP NETWORK PROVIDERS

#### COPAYMENT

There shall be a Copayment of \$10.00 for the examination payable by the Covered Person at the time services are rendered. If materials (lenses, frames or Necessary Contact Lenses) are provided, there shall be an additional \$40.00 Copayment payable at the time the materials are ordered. The Copayment shall not apply to Elective Contact Lenses.

Lens Enhancements, if covered under this Plan, may have a separate Copayment. Please refer to COVERED SERVICES AND MATERIALS, below.

## **COVERED SERVICES AND MATERIALS**

### **EYE EXAMINATION- Covered in full\* once every 12 months\*\***

Comprehensive examination of visual functions and prescription of corrective eyewear.

### **LENSES - Covered in full\* once every 12 months\*\***

Lenses (Single, Lined Bifocal, Lined Trifocal or Lenticular)

Polycarbonate lenses are covered in full for dependent children up to the end of the month they turn age 26.

### **FRAMES - Covered up to the Plan allowance\* once every 24 months\*\***

The VSP Network Provider will prescribe and order Covered Person's lenses, verify the accuracy of finished lenses, and assist Covered Person with frame selection and adjustment.

## **CONTACT LENSES**

### **ELECTIVE**

Elective Contact Lenses (materials only) are covered up to \$150.00 once every 12 months\*\*

Elective Contact Lens fitting and evaluation services are covered in full once every 12 months\*\*, after a \$60.00 Copayment.

### **NECESSARY**

Necessary Contact Lenses are covered in full\* once every 12 months\*\*

Necessary Contact Lenses are a Plan Benefit when specific benefit criteria are satisfied and when prescribed by Covered Person's VSP Network Provider.

Contact Lenses are provided in place of spectacle lens and frame benefits available herein.

\*Less any applicable Copayment.

\*\*beginning with the first date of service.

## **LOW VISION**

Professional services for severe vision problems that cannot be corrected with regular lenses, including:

**Supplemental Testing: Covered in full\*.**

**-Includes evaluation, diagnosis and prescription of vision aids where indicated.**

**Supplemental Aids: 75% of VSP Network Provider's fee, up to \$1000.00\***

\*Maximum benefit for all Low Vision services and materials is \$1000.00 every two (2) years and a maximum of two supplemental tests within a two-year period.

Low Vision Services are a Plan Benefit when specific benefit criteria are satisfied and when prescribed by Covered Person's VSP Network Provider.

## EXCLUSIONS AND LIMITATIONS OF BENEFITS

Some brands of spectacle frames and/or lenses may be unavailable for purchase as Plan Benefits, or may be subject to additional limitations. Covered Persons may obtain details regarding frame and lens brand availability from their VSP Member Doctor or by calling VSP's Customer Care Division at (800) 877-7195.

### PATIENT ENHANCEMENTS

- Optional Cosmetic Processes
- Anti-reflective coating.
- Color coating.
- Mirror coating.
- Scratch coating.
- Blended lenses.
- Cosmetic lenses.
- Laminated lenses.
- Polycarbonate lenses.
- Oversize lenses.
- Photochromic lenses, tinted lenses except Pink #1 and Pink #2.
- Progressive multifocal lenses.
- UV (ultraviolet) protected lenses.
- Certain limitations on low vision care.

### NOT COVERED

- Services and/or materials not specifically included in this Schedule as covered Plan Benefits.
- Plano lenses (lenses with refractive correction of less than  $\pm .50$  diopter), except as specifically allowed under the SunCare enhancement, if purchased by Client.
- Two pair of glasses instead of bifocals.
- Replacement of lenses, frames and/or contact lenses furnished under this Plan which are lost or damaged, except at the normal intervals when Plan Benefits are otherwise available.
- Orthoptics or vision training and any associated supplemental testing.
- Medical or surgical treatment of the eyes.
- Refitting of contact lenses after the initial (90-day) fitting period.
- Contact lens modification, polishing or cleaning.
- Local, state and/or federal taxes, except where VSP is required by law to pay.

**REIMBURSEMENT SCHEDULE  
OPEN ACCESS PROVIDERS**

**COPAYMENT**

There shall be a Copayment of \$10.00 for the examination payable by the Covered Person at the time services are rendered. If materials (lenses, frames or Necessary Contact Lenses) are provided, there shall be an additional \$40.00 Copayment payable at the time the materials are ordered. The Copayment shall not apply to Elective Contact Lenses.

**COVERED SERVICES AND MATERIALS**

**EYE EXAMINATION: Up to \$ 45.00\* once every 12 months\*\***

Comprehensive examination of visual functions and prescription of corrective eyewear.

**LENSES - Up to \$ 30.00 - 100.00 once every 12 months\*\***

Spectacle Lenses (Single, Lined Bifocal, Lined Trifocal or Lenticular) including Lens Enhancements, if purchased by Client.

**FRAMES: Covered up to \$ 70.00\* once every 24 months\*\***

**CONTACT LENSES**

**ELECTIVE**

**Elective Contact Lenses are covered up to \$105.00 once every 12 months\*\***

The Elective Contact Lens allowance applies to both the doctor's fitting and evaluation fees, and to materials.

**NECESSARY**

**Necessary Contact Lenses are covered up to \$210.00\* once every 12 months\*\***

Necessary Contact Lenses are a Plan Benefit when specific benefit criteria are satisfied and when prescribed by Covered Person's Doctor.

Contact Lenses are provided in place of spectacle lens and frame benefits available herein.

\*Less any applicable Copayment.

\*\*beginning with the first date of service.

## **LOW VISION**

Professional services for severe vision problems that cannot be corrected with regular lenses, including:

**Supplemental Testing: Up to \$125.00\*.**

*-Includes evaluation, diagnosis and prescription of vision aids where indicated.*

**Supplemental Aids: 75% of Open Access Provider's fee.**

\*Maximum benefit for all Low Vision services and materials is \$1000.00 every two (2) years and a maximum of two supplemental tests within a two-year period.

Low Vision Services are a Plan Benefit when specific benefit criteria are satisfied and when prescribed by Covered Person's Doctor.

## **OPEN ACCESS PROVIDERS**

- Exclusions and limitations of benefits described above for VSP Network Providers shall also apply to services rendered by Open Access Providers.
- Services from an Open Access Provider are in lieu of services from a VSP Network Provider.
- There is no guarantee that the amount reimbursed will be sufficient to pay the cost of services or materials in full.
- VSP is unable to require Open Access Providers to adhere to VSP's quality standards.