



Frequency Type: Last Date of Service
Vision Exam
Lenses
Frames

Employee
24 Months
24 Months
24 Months

Spouse
24 Months
24 Months
24 Months

Children	
(Age 19 EOBM)	
12 Months	
12 Months	
24 Months	

Benefits: Employee Can Select Either
Vision Exam (Glasses or Contacts)
Retinal Screening with Exam
Clear Standard Lenses (Pair):
Single Vision
Bifocal
Blended Bifocal
Trifocal
Progressives (Basic)
Progressives (Standard and Premium 1-4)
Lenticular
Polycarbonate
Basic Scratch Coating
Frame
-OR-
Elective Contacts (in lieu of eyeglass
benefits)
Material Allowance
Elective Fitting Fee and Evaluation
-OR-
Medically Necessary Contacts
-AND-
Lasik Surgery (once every 8 years)

VBA Participating Provider Amount Covered/Benefit (After Applicable Copay)*
Covered in Full
Copay not to exceed \$39
Covered in Full
Partially-Covered
Covered in Full
Covered in Full for Persons Up to Age 19
Covered in Full
Up to \$100
Up to \$100 ^A
15% off UCR
Covered in Full ^B
N/A

Out-of-Network Max Reimbursement (Zero Copay)
\$40
N/A
\$40
\$60
\$60
\$80
\$80
\$80
\$120
N/A
N/A
\$45
\$100
N/A
\$450
\$125

Benefits and participation may vary by location, including, but not limited to, Costco® Optical, Pearle Vision, LensCrafters®, Target Optical®, Eyeglass World®, America's Best® and Boscov's™ Optical.

- A The allowance is applied to all services/materials associated with contact lenses, including, but not limited to, contact fitting, dispensing, cost of the lenses, etc. No guarantee the allowance will cover the entire cost of services and materials.
- B Requires prior approval. May only be selected in lieu of all other material benefits listed herein.
- * A \$15 copayment is applied to the vision exam and a \$0 copayment is applied to the total cost of the lenses and/or frames ordered from a VBA Member Doctor only. Copayments do not apply to the contact materials.

Employee Only	Employee + Spouse	Employee + Child (ren)	Employee + Family
\$4.78	\$9.09	\$9.32	\$12.34





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Lenses
Frames

Employee
12 Months
12 Months
24 Months

Spouse
12 Months
12 Months
24 Months

Children	
12 Months	
12 Months	
24 Months	

Benefits: Employee Can Select Either
Vision Exam (Glasses or Contacts)
Retinal Screening with Exam
Clear Standard Lenses (Pair):
Single Vision
Bifocal
Blended Bifocal
Trifocal
Progressives (Basic)
Progressives (Standard and Premium 1-4)
Lenticular
Polycarbonate
Basic Scratch Coating
Frame
-OR-
Elective Contacts (in lieu of eyeglass
benefits)
Material Allowance
Elective Fitting Fee and Evaluation
-OR-
Medically Necessary Contacts
-AND-
Lasik Surgery (once every 8 years)

VBA Participating Provider Amount Covered/Benefit (After Applicable Copay)*		
Covered in Full		
Copay not to exceed \$39		
Covered in Full		
Partially-Covered		
Covered in Full		
Covered in Full for		
Persons Up to Age 19		
Covered in Full		
Up to \$125		
Up to \$125 A		
15% off UCR		
Covered in Full ^B		
N/A		

Out-of-Network Max Reimbursement (Zero Copay)
\$40
N/A
\$40
\$60
\$60
\$80
\$80
\$80
\$120
N/A
N/A
\$50
·
\$125
N/A
\$450
\$125

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\$5.79	\$11.00	\$11.29	\$15.05





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Employee	
12 Months	
12 Months	
12 Months	

Spouse		
12 Months		
12 Months		
12 Months		

Children	
12 Months	
12 Months	
12 Months	

Benefits: Employee Can Select Either
Vision Exam (Glasses or Contacts)
Retinal Screening with Exam
Clear Standard Lenses (Pair):
Single Vision
Bifocal
Blended Bifocal
Trifocal
Progressives (Basic)
Progressives (Standard and Premium 1-4)
Lenticular
Polycarbonate
Basic Scratch Coating
Frame
-OR-
Elective Contacts (in lieu of eyeglass
benefits)
Material Allowance
Elective Fitting Fee and Evaluation
-OR-
Medically Necessary Contacts
-AND-
Lasik Surgery (once every 8 years)

VBA Participating Provider Amount Covered/Benefit (After Applicable Copay)*	
Covered in Full	
Copay not to exceed \$39	
Covered in Full	
Partially-Covered	
Covered in Full	
Covered in Full for	
Persons Up to Age 19	
Covered in Full	
Up to \$125	
Up to \$125 ^A	
15% off UCR	
Covered in Full ^B	
N/A	
I-	

Out-of-Network Max Reimbursement (Zero Copay)
\$40
N/A
\$40
\$60
\$60
\$80
\$80
\$80
\$120
N/A
N/A
\$50
\$125
N/A
\$450
\$125

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\$7.90	\$15.01	\$15.40	\$20.53	





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12 Months

Spouse			
12 Months			
12 Months			
12 Months			

Children	
12 Months	
12 Months	
12 Months	

Benefits: Employee Can Select Either
Vision Exam (Glasses or Contacts)
Retinal Screening with Exam
Clear Standard Lenses (Pair):
Single Vision
Bifocal
Blended Bifocal
Trifocal
Progressives (Basic, Standard & Premium 1 & 2)
Progressives (Premium 3-4)
Lenticular
Polycarbonate
Basic Scratch Coating
Standard Anti-Reflective 1 & 2 & Premium 1
Frame
-OR-
Elective Contacts (in lieu of eyeglass
benefits)
Material Allowance
Elective Fitting Fee and Evaluation
-OR-
Medically Necessary Contacts
-AND-
Lasik Surgery (once every 8 years)

VBA Participating Provider Amount Covered/Benefit (After Applicable Copay)*
Covered in Full
Copay not to exceed \$39
Covered in Full
Partially-Covered
Covered in Full
Covered in Full for Persons Up to Age 19
Covered in Full
Covered in Full
Up to \$125
Up to \$125 ^A
15% off UCR
Covered in Full ^B
N/A

Out-of-Network Max Reimbursement (Zero Copay)
\$40
N/A
110
\$40
\$60
\$60
\$80
\$80
\$80
\$120
N/A
N/A
N/A
\$50
\$125
N/A
\$450
\$125

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Employee Only	Employee + Spouse	Employee + Child (ren)	Employee + Family
\$10.15	\$19.29	\$19.80	\$26.39



Member Out-of-Pocket Maximum

Progressive Lenses (Partially-Covered)			
Standard Progressive	\$65	Premium 3 Progressive	\$175
Premium 1 Progressive	\$90	Premium 4 Progressive	\$220
Premium 2 Progressive	\$130		
Anti-Reflective Coatings (Not Partially or Fully	y Covered)		
Standard A/R 1	\$31	Premium A/R 2	\$81
Standard A/R 2	\$52	Ultra A/R	\$94
Premium A/R 1	\$69		
Other Services and Materials (Not Partially or	Fully Covered)		
Digital Retinal Screening	\$39	UV 400	\$12
Blue Protection Material	\$15	Mid-Index/Trivex	\$40 - \$50
Polycarbonate (19 & Over)	\$16 SV \$27 MF	High Index	\$78 - \$120
Digital Surfacing, Single Vision	\$48 - \$80	Photochromic	\$62 - \$136
Polarized	\$56 - \$66	Mirror Coating	\$35
Color Coating	\$23	Edge Treatments	\$10 - \$13
color codding	Ψ 2 5	Lage Treatments	7 7
Near Variable Focus	\$40	Premium Scratch	\$10 - \$30

VBA reserves the right to add, modify or delete any of the prices or products available on each tier without notice to any party, member, covered insured or other person or entity. Maximum charges apply only to materials and services obtained through In-Network Providers. In-Network Providers are not required to carry all brands on all tiers. Benefits and participation may vary by location.