VSP Vision care for life

Member Out-of-Pocket Comparison
VSP Signature Plan® Vision Plans
Municipal Insurance Trust of NC

$20 Additional Retail Frame Allowance available to all VSP members who purchase a Marchon or Altair frame*

	VSP	VSP	VSP
Exam Copay:	$ 10.00	$ 10.00	$ 10.00
Material Copay:	N/A	$ 20.00	$ 20.00
Wholesale Frame Allowance:	N/A	$ 46.00	$ 61.00
Retail Frame Allowance:	N/A	$ 120.00	$ 160.00

		Average U&C (Retail) Cost in NC	Low VSP Exam Plus Plan	Premier VSP Signature Plan	Premier Plus VSP Signature Plan
Example 1	Exam with Copay	$ 172.96	$ 10.00	$ 10.00	$ 10.00
	Frame - Metal (WFC $49.95)	$ 149.95	$ 119.96	$ 23.96	$ -
	Single Vision Lens (material copay included)	$ 83.89	$ 67.11	$ 20.00	$ 20.00
	Polycarbonate Lens	$ 55.00	$ 44.00	$ 23.00	$ -
	Anti-Reflective Coating - Crizal easy UV	$ 96.00	$ 76.80	$ 51.00	$ -
	Backside UV Coating[1]	$ 22.00	$ 17.60	$ 10.00	$ 10.00
	Member Out-of-Pocket on Day of Service	**$ 579.80**	**$ 335.47**	**$ 137.96**	**$ 40.00**
Example 2	Exam with Copay	$ 172.96	$ 10.00	$ 10.00	$ 10.00
	Frame - Metal (WFC $57.00)	$ 175.00	$ 140.00	$ 44.00	$ -
	Bifocal Lens (material copay included)	$ 142.80	$ 114.24	$ 20.00	$ 20.00
	Progressive Lens - Kodak Concise (add-on avg cost)	$ 92.00	$ 73.60	$ 50.00	$ -
	Photochromic Tint - Transitions®	$ 109.00	$ 87.20	$ 76.00	$ 76.00
	Member Out-of-Pocket on Day of Service	**$ 691.76**	**$ 425.04**	**$ 200.00**	**$ 106.00**
Example 3	Exam with Copay	$ 172.96	$ 10.00	$ 10.00	$ 10.00
	Frame - Plastic (WFC $60.00)	$ 199.95	$ 159.96	$ 63.96	$ -
	Bifocal Lens (material copay included)	$ 142.80	$ 114.24	$ 20.00	$ 20.00
	Progressive Lens - Varilux Physio (add-on avg. cost)	$ 153.00	$ 122.40	$ 90.00	$ -
	Anti-Reflective Coating - Crizal Avancé UV	$ 129.00	$ 103.20	$ 75.00	$ -
	Backside UV Coating[1]	$ 22.00	$ 17.60	$ 10.00	$ 10.00
	Polycarbonate for Progressive Lens	$ 63.00	$ 50.40	$ 30.00	$ -
	Member Out-of-Pocket on Day of Service	**$ 882.71**	**$ 577.80**	**$ 298.96**	**$ 40.00**
Example 4	Exam with Copay	$ 172.96	$ 10.00	$ 10.00	$ 10.00
	Frame - Metal (WFC $59.99)	$ 199.95	$ 159.96	$ 63.96	$ -
	Bifocal Lens (material copay included)	$ 142.80	$ 114.24	$ 20.00	$ 20.00
	Progressive Lens - Varilux Ellipse 360 (add-on avg. cost)	$ 222.00	$ 177.60	$ 120.00	$ -
	Anti-Reflective Coating - Crizal Alizé UV	$ 110.00	$ 88.00	$ 61.00	$ -
	Backside UV Coating[1]	$ 22.00	$ 17.60	$ 10.00	$ 10.00
	Photochromic Tint - Transitions®	$ 109.00	$ 87.20	$ 76.00	$ 76.00
	Member Out-of-Pocket on Day of Service	**$ 978.71**	**$ 654.60**	**$ 360.96**	**$ 116.00**

* $20 Additional Retail Frame Allowance applies to all full-service VSP Plans effective 01/01/2014

[1] Backside UV is required on all Crizal Anti-reflective Coatings.

WFC - Wholesale Frame Cost

VSP Signature Plan is a registered trademark of Vision Service Plan.

Costs are estimated based on VSP doctor U&Cs. Retail costs will be higher.

VSP Proprietary and Confidential

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