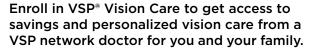
A Look at Your VSP Vision Coverage

With VSP and Brown & Brown, Inc., your health comes first.



Value and savings you love.

Save on eyewear and eye care when you see a VSP network doctor. Plus, take advantage of Exclusive Member Extras which provide offers from VSP and leading industry brands totaling over \$3,000 in savings.

Provider choices you want.

With private practice doctors and Visionworks retail locations to choose from nationwide, getting the most out of your benefits is easy at a VSP Premier Edge[™] location.

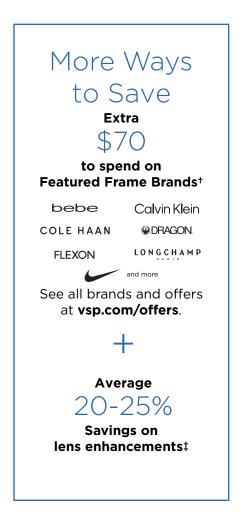


Quality vision care you need.

You'll get great care from a VSP network doctor, including a WellVision Exam[®]. An annual eye exam not only helps you see well, but helps a doctor detect signs of eye conditions and health conditions, like diabetes and high blood pressure.

Using your benefit is easy!

Create an account on **vsp.com** to view your in-network coverage, find the VSP network doctor who's right for you, and discover savings with Exclusive Member Extras. At your appointment, just tell them you have VSP.



Enroll through your employer today. Contact us: **800.877.7195** or **vsp.com**



Your VSP Vision Benefits Summary

Brown & Brown, Inc. and VSP provide you with an affordable vision plan.

PROVIDER NETWORK:

VSP Advantage EFFECTIVE DATE:

01/01/2024



| | | /2024 | | |
|---------------------------------------|--|---------------------------|---|---------------------------|
| BENEFIT | DESCRIPTION GROU | JP#: 30086006 | COPAY | FREQUENCY |
| Your Coverage with a VSP Provider | | | | |
| WELLVISION EXAM | Focuses on your eyes and overall wellness | | \$O | Every calendar year |
| ESSENTIAL MEDICAL EYE CARE | Retinal screening for members with diabetes Additional exams and services beyond routine care immediate issues from pink eye to sudden changes to monitor ongoing conditions such as dry eye, diak disease, glaucoma, and more. Coordination with your medical coverage may apply VSP doctor for details. | in vision or petic eye | \$0 per screening \$20 per exam | Available as needed |
| PRESCRIPTION GLASSES | | \$10 | | |
| FRAME | \$230 featured frame brands allowance \$230 Visionworks frame allowance on any frame \$160 frame allowance 20% savings on the amount over your allowance Or \$90 Walmart*/Sam's Club*/Costco* frame allowate | ance | Included in Prescription Glasses | Every other calendar year |
| LENSES | Single vision, lined bifocal, and lined trifocal lenses Impact-resistant lenses for dependent children | | Included in Prescription Glasses | Every calendar year |
| LENS ENHANCEMENTS | Scratch-resistant lenses UV protection Standard progressive lenses Premium progressive lenses Custom progressive lenses Average savings of 20-25% on other lens enhancem | nents | \$0 \$0 \$95 - \$105 \$150 - \$175 | Every calendar year |
| CONTACTS (INSTEAD OF GLASSES) | \$160 allowance for contacts; copay does not apply Contact lens exam (fitting and evaluation) with 15% not to exceed \$60 | off; copay | N/A | Every calendar year |
| LIGHTCARE™ | \$160 allowance for ready-made non-prescription su ready-made non-prescription blue light filtering glass of prescription glasses or contacts | - | \$10 | Every other calendar year |
| EXTRA SAVINGS | Glasses and Sunglasses • Extra \$70 to spend on featured frame brands supersedes the extra \$20 mentioned on vsp.com/offers page. • 20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last WellVision Exam. Routine 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 GOES FURTHER IN-NETWORK | | | | |

With so many in-network choices, VSP makes it easy to get the most out of your benefits. You'll have access to preferred private practice, retail, and online in-network choices. Log in to vsp.com to find an in-network provider.

Savings based on doctor's retail price and vary by plan and purchase selection; average savings determined after benefits are applied. Ask your VSP network doctor for more details. +Coverage with a retail chain may be different or not apply. Not all discounts are available at Walmart* / Sam's Club* / Costco* and some other retailers.

VSP guarantees member satisfaction from VSP providers only. 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. In the state of Washington, VSP Vision Care, Inc., is the legal name of the corporation through which VSP does business. TruHearing is not available directly from VSP in the states of California and Washington.

To learn about your privacy rights and how your protected health information may be used, see the VSP Notice of Privacy Practices on vsp.com.

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[†]Only available to VSP members with applicable plan benefits. Frame brands and promotions are subject to change.