

2024 SAIF VSP vision benefit summary

| Premium rates | SAIF pays | Employee pays | |
|---|--|--|-----------------|
| Level of plan coverage | VSP base and buy-up plan | VSP base plan | VSP buy-up plan |
| Employee only | \$6.42 | \$0 | \$5.44 |
| Employee + spouse or domestic partner | \$11.92 | \$0 | \$10.90 |
| Employee + child(ren) | \$12.66 | \$0 | \$11.70 |
| Employee + family (includes spouse or domestic partner) | \$19.72 | \$0 | \$18.66 |
| Plan services | VSP base plan (with VSP doctors and affiliate providers*) | VSP buy-up plan (with VSP doctors and affiliate providers*) | |
| Eye exam (adults) every 12 months/enrolled member and prescription glasses | \$25 copay for exam and glasses | \$25 copay for exam and glasses | |
| Eye exam (children up to 19) Two exams, every 12 months/enrolled member and prescription glasses | \$25 copay for exam and glasses | \$25 copay for exam and glasses | |
| Lenses | Every 24 months | Every 12 months | |
| Single vision lenses, lined bifocal, lined trifocal lenses | Yes; combined with exam | Yes; combined with exam | |
| Standard progressive lenses | \$0 | \$0 | |
| Premium progressive lenses | \$80-\$90 | \$30 | |
| Custom progressive lenses | \$120-\$160 | \$30 | |
| Anti-glare coating | \$30 | \$30 | |
| Average 40% savings on other lens enhancements | Yes | Yes | |
| Frames | Every 24 months | Every 12 months | |
| Frame allowance | \$150, or \$170 for featured frame brands | \$200, or \$220 for featured frame brands | |
| Frame allowance at Costco Optical | \$80 | \$110 | |
| Frame allowance at Walmart | \$150 | \$200 | |
| Contact lenses (instead of glasses) | Every 24 months | Every 12 months | |
| Contact lens exam (fitting and evaluation) | Up to \$60 | Up to \$60 | |
| Contact lens allowance | \$150 | \$200 | |
| Computer vision care | Every 24 months | Every 12 months | |
| Computer vision exam | \$25 | \$25 | |
| Frame/lens allowance* | \$90 | \$90 | |
| *Available at VSP network doctors only (not available at Walmart, Sam’s Club, or Costco) | | | |

| Essential Medical Eye Care | As needed | As needed |
|---|---|--|
| Retinal screening for members with diabetes, additional exams and services for members with diabetes, glaucoma, or age-related macular degeneration. Treatment and diagnoses of eye conditions, including pink eye, vision loss, and cataracts available for all members. Limitations and coordination with your medical coverage may apply. Ask your VSP doctor for details. | \$20 per exam | \$20 per exam |
| VSP LightCare | Every 24 months | Every 12 months |
| Ready-made non-prescription blue light filtering glasses or sunglasses (instead of prescription glasses or contacts) <i>*LightCare not available at Walmart.</i> | \$150 allowance, \$80 allowance at Costco | \$200 allowance, \$110 allowance at Costco |
| Laser vision correction | | |
| Thinking about getting LASIK eye surgery? As a VSP member, you have access to competitive offers from well-known LASIK providers. Whenever you're ready to schedule your appointment, you'll find savings on LASIK all year round, right here. Visit https://www.vsp.com/offers/special-offers/lasik to learn more. | | |
| Glasses and sunglasses | | |
| VSP members have access to exclusive offers on glasses and sunglasses from brands like bebe, Calvin Klein, Cole Haan, Dragon®, Flexon®, Longchamp, Nike and more. Save on your favorite eyewear for you and your whole family with these special offers. Visit https://www.vsp.com/offers/special-offers/glasses-sunglasses to learn more. | | |

*Coverage with a retail chain VSP affiliate may be different. KidsCare plan is only available at VSP doctors. This benefit is not available at a retail chain VSP affiliate. Check [vsp.com](https://www.vsp.com) for VSP providers and SAIF vision benefits.

**Service year is the benefit year from the last date of your eye visit/exam or eligibility for glasses. Minimum prescription change required.

This is not an all-inclusive summary of SAIF's policies with Vision Service Plan. This is a benefit summary only and does not fully describe your benefits coverage. For more detailed information on your benefits, please refer to the online member information at [vsp.com](https://www.vsp.com) or call [Member Services](https://www.vsp.com) at 800.877.7195