

Illinois Educators Risk Management Program (IERMP)
Eye Care Highlight Sheet



| | VSP Choice Network + Affiliates | Out of Network |
|----------------------------------|--------------------------------------|--------------------------------------|
| Deductibles | | |
| | \$10 Exam | \$10 Exam |
| | \$25 Eye Glass Lenses or Frames* | \$25 Eye Glass Lenses or Frames |
| | Covered in full | Up to \$45 |
| Annual Eye Exam | | |
| Lenses (per pair) | | |
| Single Vision | Covered in full | Up to \$30 |
| Bifocal | Covered in full | Up to \$50 |
| Trifocal | Covered in full | Up to \$65 |
| Lenticular | Covered in full | Up to \$100 |
| Progressive | See lens options | NA |
| Contacts | | |
| Fit & Follow Up Exams | Participant cost up to \$60 | No benefit |
| Elective | Up to \$150 | Up to \$105 |
| Medically Necessary | Covered in full | Up to \$210 |
| Frames | \$150** | Up to \$75 |
| Frequencies (months) | | |
| Exam/Lens/Frame | 12/12/24 Based on date of service | 12/12/24 Based on date of service |

*Deductible applies to a complete pair of glasses or to frames, whichever is selected.

**The Costco allowance will be the wholesale equivalent.

Lens Options (participant cost)*

| | VSP Choice Network + Affiliates (Other than Costco) | Out of Network |
|--|--|--------------------------------|
| Progressive Lenses | Paid in Full | Up to Lined Bifocal allowance. |
| Std. Polycarbonate | Covered in full for dependent children | No benefit |
| | \$33 adults | |
| Solid Plastic Dye | \$15 | No benefit |
| | (except Pink I & II) | |
| Plastic Gradient Dye | \$17 | No benefit |
| Photochromatic Lenses (Glass & Plastic) | \$31-\$82 | No benefit |
| Scratch Resistant Coating | Paid in Full | No benefit |
| Anti-Reflective Coating | Pain in Full | No benefit |
| Ultraviolet Coating | \$16 | No benefit |

*Lens Option participant costs vary by prescription, option chosen and retail locations.

Monthly Rates

| | |
|-----------------------------------|---------|
| Employee Only (EE) | \$9.96 |
| EE + Spouse | \$16.68 |
| EE + Children | \$17.04 |
| EE + Spouse & Children | \$27.52 |



Additional Balanced Care Vision I Choice Network Features

| | |
|--------------------------------|---|
| Contact Lenses Elective | Allowance can be applied to disposables, but the dollar amount must be used all at once (provider will order 3 or 6 month supply). Applies when contacts are chosen in lieu of glasses. For plans without a separate contact fitting & evaluation (which includes follow up contact lens exams), the cost of the fitting and evaluation is deducted from the allowance. |
| Additional Glasses | 20% off additional complete pairs of prescription glasses and/or prescription sunglasses.* |
| Frame Discount | VSP offers 20% off any amount above the retail allowance.* |
| Laser VisionCare | VSP offers an average discount of 15% off or 5% off a promotional offer for LASIK Custom LASIK and PRK. The maximum out-of-pocket per eye for participants is \$1,800 for LASIK and \$2,300 for custom LASIK using Wavefront technology, and \$1,500 for PRK. In order to receive the benefit, a VSP provider must coordinate the procedure. |
| Low Vision | With prior authorization, 75% of approved amount (up to \$1,000 is covered every two years). |

Based on applicable laws, reduced costs may vary by doctor location.

Retail Chain Affiliate Providers Available With Balanced Care Vision I Plans

Effective January 1, 2012, retail chain affiliate providers, which include Costco® Optical and Visionworks, give participants added convenience and additional retail choices. Costco Optical has 400 locations across the country, while Visionworks manages nearly 400 optical stores in 37 states and DC, including well-known stores such as EyeMasters, Visionworks, Dr. Bizer's VisionWorld, Eye DRx, and Hour Eyes, to name a few. Participants enjoy a covered-in-full benefit experience with equivalent frame benefit at any of these retail chain locations.

Eye Care Plan Participant Service

Balanced Care Vision I eye care from The Standard features the money-saving eye care network of VSP. Customer service is available to plan participants through VSP's well-trained and helpful service representatives. Call or go online to locate the nearest VSP network provider, view plan benefit information and more.

VSP Call Center: 1-800-877-7195

- Service representative hours: 5 a.m. to 7 p.m. PST Monday through Friday, 6 a.m. to 2:30 p.m. PST Saturday
- Interactive Voice Response available 24/7

Locate a VSP provider at: standard.com/services

View plan benefit information at: vsp.com

Civil Union

Illinois law grants parties to a Civil Union the same benefits, protections and responsibilities that flow from marriage under state law. Illinois also recognizes a marriage between persons of the same sex, a Civil Union, or a substantially similar legal relationship other than common law marriage legally entered into in another jurisdiction. However, Insureds should note that some or all of the benefits, protections and responsibilities related to health insurance that are available to married persons under federal law may not be available to parties to a Civil Union.

This form is a benefit highlight, not a certificate of insurance. This policy has exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or terminated. Please contact The Standard [or your employer] for additional information, including costs and complete details of coverage.