

## Vessey & Company, Inc. Vision Plan Summary of Benefits Open Network

| BENEFIT                         | DESCRIPTION   | U.S.<br>COPAY                    | Mexico<br>COPAY                  |
|---------------------------------|---|----------------------------------|----------------------------------|
| Well Vision Exam                | <ul> <li>Focuses on your eyes and overall wellness</li> <li>Every 12 months</li> </ul>  | \$10                             | \$5                              |
| Prescription Glasses            | Lvery 12 months   | \$25                             | \$10                             |
| Frames                          | <ul> <li>\$130 allowance for wide selection of frames</li> <li>20% savings on the amount over your allowance</li> <li>\$70 Costco frame allowance</li> <li>Every 24 months</li> </ul> | Included in prescription Glasses | Included in prescription Glasses |
| Lenses                          | <ul> <li>Single vision, lined bifocal, and lined trifocal lenses</li> <li>Polycarbonate lenses for dependent children</li> <li>Every 12 months</li> </ul>                             | Included in prescription Glasses | Included in prescription Glasses |
| Lens<br>Enhancements            | <ul> <li>Standard progressive lenses</li> <li>Premium progressive lenses</li> <li>Custom progressive lenses</li> <li>Every 12 months</li> </ul>                                       | \$50<br>\$90<br>\$160            | \$50<br>\$80<br>\$120            |
| Contacts<br>(Instead of glasses | <ul> <li>\$130 allowance for contacts; copays does not apply</li> <li>Contact lens exam (fitting and evaluation)</li> <li>Every 12 months</li> </ul>                                  | Up to \$60                       | Up to \$60                       |
| Extra Savings                   | Retinal Screening  No more than \$39 copay on routine retinal screening as an enhancement to a WellVision Exam  Laser Vision Correction   |                                  |                                  |
|                                 | Average 15% off   |                                  |                                  |

| Coverage/Frequency                             | Stateside                    | Mexico                       |  |
|--|------------------------------|------------------------------|--|
| Prescription Frames/Contacts (Every 24 Months) | \$130.00 Allowance & 20% off | \$135.00 Allowance & 20% off |  |
|  | Balance                      | Balance                      |  |
| Examination (Every 12 Months)                  | \$10 co-pay                  | \$5 co-pay                   |  |
| Lenses (1 Pair/Every 12 Months)                | \$25 co-pay                  | \$10 co-pay                  |  |
| Lenses (1 Pan/Every 12 Months)                 | \$23 co-pay                  | \$10 co-pay                  |  |
| Contact Fitting                                | \$60 Co-Pay                  | \$60 Co-Pay                  |  |
| Single Vision, Bifocal, Trifocal, Lenticular   | Included                     | Included                     |  |
|  |                              |                              |  |
| Additional Benefit                             | LASIK Discounts & Lens       | LASIK Discounts & Lens       |  |
|  | Enhancement Discounts        | Enhancement Discounts        |  |

This is an Open Network Plan, meaning you can obtain services from Provider of Choice but claims will be paid according to the above Benefits.

Please call your TWIA customer service department at (800) 221-8942 for further information.

Note: This outline is for use as a reference only and is a summary of available benefits. It is not a contract. All benefits referenced are subject to ay applicable exclusions and/or limitations in your Transwestern Insurance Summary Benefits Description and member eligibility at the time services are rendered