

TBR Voluntary Vision Insurance Benefit



Customized Voluntary Vision Benefits for You and Your Family.

www.TBRVision.com



Vision Benefit

Keep your eyes healthy with Tennessee Board of Regents and VSP® Vision Care. Why enroll in VSP? Your eyes deserve the best care to keep them healthy year after year. Plus, with VSP, you'll get a great value on your eyecare and eyewear.

You'll like what you see with VSP

- Personalized Care. You'll get quality care that focuses on your eyes and overall wellness with VSP. Plus, your satisfaction is guaranteed when you see a VSP doctor.
- Great Eyewear. Choose the eyewear that's right for you and your budget.
- Choice of Providers. You can choose any eyecare provider- your local VSP doctor, a retail chain affiliate, or any other provider. Once your benefit is effective, visit vsp.com for your complete benefit description.

| Save with VSP Coverage: | Without VSP Coverage | With VSP Gold Coverage |
|-----------------------------------|-------------------------|---------------------------|
| Eye Exam | \$140 | \$10 Copay |
| Frame | \$130 | ¢15 Copov |
| Single Vision Lenses | \$84 | \$15 Copay |
| Anti-Reflective Coating | \$106 | \$69 |
| Transitions® Lenses | \$97 | \$70 |
| Employee Only Annual Contribution | N/A | \$97.20 |
| Total | \$557 | \$261.20 |

Using your VSP benefit is easy

- Find an eyecare provider who's right for you. To find a VSP doctor or retail chain affiliate, visit vsp.com/choice or call 877-503-1588.
- Review your benefit information. Visit vsp.com to review your plan coverage before your appointment.
- At your appointment, tell them you have VSP. There's no ID card necessary.



That's it! We'll handle the rest – there are no claim forms to complete when you see a VSP doctor or retail chain affiliate.

Choice in Eyewear

From classic styles to the latest designer frames, you'll find hundreds of options for you and your family. Choose from great brands like bebe®, Calvin Klein, Disney, FENDI, Nike, and Tommy Bahama®.

Enroll in VSP at www.TBRVision.com

Your VSP Vision Benefit Summary

| | TBR Vision Bronze Plan | TBR Vision Gold Plan | | | |
|---------------------------------|--|---|--|--|--|
| | Thorough WellVision Exam® covered in full No copayment | Thorough WellVision Exam® covered in full \$10 copayment | | | |
| Exam Services | 15% off of the contact lens exam and all other contact lens services | Contact lens exam (fitting and evaluation) is covered in full with a copay not to exceed \$60 for all contact lens wearers (standard and premium fit); members will also receive 15% off of the contact lens exam and all other contact lens services | | | |
| Lenses | \$50 materials/eyewear schedule of allowances | Glass or plastic, single vision, lined bifocal, lined trifocal, or lenticular prescription lenses are covered in full, less the \$15 material copayment | | | |
| | 20% off all lens options | The most popular lens options are covered in full with a copay, saving our members an average of 20-25% ² | | | |
| Lens Options | N/A | Patient cost³: Progressives: \$55 Anti-reflective: \$43 Polycarbonate: \$33 Photochromics: \$70 Scratch resistant coating: \$17 | | | |
| | N/A | Dependent children are eligible for covered in full polycarbonate prescription lenses | | | |
| Frame | \$50 materials/eyewear schedule of allowances | Frames are covered in full up to the retail allowance of \$130 and/ or \$50 wholesale, less the \$15 material copayment | | | |
| | 20% off any amount above the allowance | 20% off any amount above the allowance | | | |
| | N/A | Frame allowance backed by a wholesale guarantee, meaning VSP fully covers more frames compared to retail allowance plans | | | |
| Contact | \$50 materials/eyewear schedule of allowances | Instead of eyeglasses, elective contact lens materials are covered up to \$130 toward any type of prescription contact lenses | | | |
| Lenses - | Exclusive offers for VSP members include: Mail-in rebate savings⁴ up to \$110 on eligible Bausch & Lomb contacts and up to \$125 on eligible ACUVUE Brand Contact Lenses | | | | |
| Out-of- Network Schedule | Eye Exam: \$45.00 Materials/Eyewear: \$50.00 | Eye Exam: \$45.00 Elective Contact Lenses: \$105.00 Single Vision: \$30.00 Lined Bifocal: \$50.00 Frame: \$70.00 | | | |
| Monthly Premium ¹ | Employee Only \$3.73 Employee + Spouse \$7.46 Employee + Child(ren) \$7.99 Employee + Family \$12.78 | Employee Only \$8.10 Employee + Spouse \$16.22 Employee + Child(ren) \$17.34 Employee + Family \$27.74 | | | |

¹Rates include administrative fees ²Most popular lens options include progressives, anti-reflective, photochromics, scratch resistant coating, polycarbonate, plastic dyes, and UV protection. All other lens options available at 20% discount. ³Prices shown reflect the standard option price, prices on premium options may vary. Prices are valid only through VSP Preferred Providers and are subject to change without notice. ⁴Rebates subject to change.

All you have to do to enroll in VSP Vision is to visit our website <u>www.TBRVision.com</u> and follow the quick and easy enrollment process. Take all the time you need to evaluate the plans to decide which will work best for you and your family. The plan is voluntary and you can pay for it through convenient payroll deduction.

To locate a VSP Provider:

- 1. Go to www.vsp.com/choice
- 2. Enter the search information
- 3. Click search



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The TBR Voluntary Benefits website will be available to enter your enrollment from October 17th through November 18th at 4:30 pm.

Don't miss your chance to enroll.

Visit www.TBRVision.com to Enroll Today!