# Group Vision Care Plan

Vision Care for Life

## EVIDENCE OF COVERAGE
## &
## DISCLOSURE FORM

Provided by:
VISION SERVICE PLAN

3333 Quality Drive, Rancho Cordova, CA 95670
(916) 851-5000 (800) 877-7195

THIS EVIDENCE OF COVERAGE AND DISCLOSURE FORM DISCLOSES THE TERMS AND CONDITIONS OF COVERAGE. PLEASE READ THE FORM COMPLETELY AND CAREFULLY. INDIVIDUALS WITH SPECIAL HEALTHCARE NEEDS SHOULD CAREFULLY READ THOSE SECTIONS THAT APPLY TO THEM. ALL APPLICANTS HAVE A RIGHT TO REVIEW THE EVIDENCE OF COVERAGE AND DISCLOSURE FORM PRIOR TO ENROLLMENT.

**To be filled in by employer in the event this document is used to develop a Summary Plan Description:**

NAME OF EMPLOYER: Orange County Employees Association (OCEA)
NAME OF PLAN: Vision (VSP)
PRINCIPAL ADDRESS: 830 N. Ross St., Santa Ana, CA 92701

PLAN #: 12055620

PLAN ADMINISTRATOR: Jennifer Betancourt
ADDRESS: 830 N. Ross St., Santa Ana, CA 92701

**THIS EVIDENCE OF COVERAGE AND DISCLOSURE FORM CONSTITUTES ONLY A SUMMARY OF THE TERMS AND CONDITIONS OF COVERAGE. THE PLAN CONTRACT ITSELF SHOULD BE CONSULTED TO DETERMINE GOVERNING TERMS AND CONDITIONS OF COVERAGE.**

**DEFINITIONS:**

| | |
|---|---|
| **ADDITIONAL BENEFIT RIDER** | The document attached to this Evidence of Coverage, when purchased by Group, which lists selected vision care services and vision care materials that a Covered Person is entitled to receive by virtue of the Plan. |
| **ANISOMETROPIA** | A condition of unequal refractive state for the two eyes, one eye requiring a different lens correction than the other. |
| **BENEFIT AUTHORIZATION** | Authorization issued by VSP identifying the individual named as a Covered Person of VSP and identifying those Plan Benefits to which a Covered Person is entitled. |
| **COPAYMENTS** | Any amounts required to be paid by or on behalf of a Covered Person for Plan Benefits which are not fully covered. |
| **COVERED PERSON** | An Enrollee or Eligible Dependent who meets VSP's eligibility criteria and on whose behalf, Premiums have been paid to VSP, and who is covered under this plan. |
| **ELIGIBLE DEPENDENT** | Any legal dependent of an Enrollee of Group who meets the criteria for eligibility established by Group and approved by VSP under section VI. ELIGIBILITY FOR COVERAGE of the Group Plan document maintained by your Group Administrator under which such Enrollee is covered. |
| **EMERGENCY CONDITION** | A condition, with sudden onset and acute symptoms, that requires the Covered Person to obtain immediate medical care, or an unforeseen occurrence requiring immediate, non-medical action. |
| **ENROLLEE** | An employee or member of Group who meets the criteria for eligibility specified under section VI. ELIGIBILITY FOR COVERAGE of the Group Plan document maintained by your Group Administrator. |
| **EXPERIMENTAL NATURE** | Procedure or lens that is not used universally or accepted by the vision care profession, as determined by VSP. |
| **GROUP** | An employer or other entity which contracts with VSP for coverage under this plan in order to provide vision care coverage to its Enrollees and their Eligible Dependents. |

**KERATOCONUS** A development or dystrophic deformity of the cornea in which it becomes cone-shaped due to a thinning and stretching of the tissue in its central area.

**MEMBER DOCTOR** An optometrist or ophthalmologist licensed and otherwise qualified to practice vision care and/or provide vision care materials who has contracted with VSP to provide vision care services and/or vision care materials on behalf of Covered Persons of VSP.

**NON-MEMBER PROVIDER** Any optometrist, optician, ophthalmologist, or other licensed and qualified vision care provider who has not contracted with VSP to provide vision care services and/or vision care materials to Covered Persons of VSP.

**PLAN BENEFITS** The vision care services and vision care materials which a Covered Person is entitled to receive by virtue of coverage under this plan, as defined on the enclosed insert or in the Schedule of Benefits attached as Exhibit A to the Group Plan document maintained by your Group Administrator.

**PREMIUMS** The payments made to VSP by or on behalf of a Covered Person to entitle him/her to Plan Benefits, as stated in the Schedule of Premiums attached as Exhibit B to the Group Plan document maintained by your Group Administrator.

**RENEWAL DATE** The date on which this plan shall renew or terminate if proper notice is given.

**SCHEDULE OF BENEFITS** The document, attached as Exhibit A to the Group Plan document maintained by your Group Administrator, which lists the vision care services and vision care materials which a Covered Person is entitled to receive by virtue of this plan.

**SCHEDULE OF PREMIUMS** The document, attached as Exhibit B to the Group Plan document maintained by your Group Administrator, which states the payments to be made to VSP by or on behalf of a Covered Person to entitle him/her to Plan Benefits.

**ELIGIBILITY FOR COVERAGE**

Enrollees: To be eligible for coverage, a person must currently be an employee or member of the Group, and meet the criteria established in the coverage criteria mutually agreed upon by Group and VSP.

Eligible Dependents: If dependent coverage is provided, the persons eligible for coverage as dependents shall include the legal spouse of any Enrollee, and any child of an Enrollee who has not attained the limiting age as shown on the enclosed insert, including any natural child from the moment of birth, legally adopted child from the moment of placement for adoption with the Enrollee, or other child for whom a court holds the Enrollee responsible.

A dependent, unmarried child over the limiting age as shown on the enclosed insert may continue to be eligible as a dependent if the child is incapable of self-sustaining employment because of mental or physical disability, and chiefly dependent upon the Enrollee for support and maintenance.

**ANNUAL ENROLLMENT/DISENROLLMENT**

Except for new Enrollees joining this plan, Enrollees and Eligible Dependents shall have the right to become covered or cancel coverage once each year during the thirty (30) day period beginning sixty (60) days prior to the anniversary of the effective date of this plan (or as may otherwise be allowed by mutual agreement between the Group and VSP). Any such coverage or cancellation of coverage may be accomplished only by Group giving VSP written notice thereof on behalf of the Enrollee or Eligible Dependent before the end of the prescribed thirty (30) day period and will take effect on the anniversary date following receipt of such notice.

**PREMIUMS**

Your Group is responsible for payments to VSP of the periodic charges for your coverage. You will be notified of your share of the charges, if any, by your Group. The entire cost of the program is paid to VSP by your Group.

**PROCEDURES FOR USING THIS PLAN**

**PLEASE READ THE FOLLOWING INFORMATION SO YOU WILL KNOW FROM WHOM OR WHAT GROUP OF PROVIDERS HEALTH CARE MAY BE OBTAINED.**

1. When you desire to obtain Plan Benefits from a Member Doctor, you should contact a Member Doctor or VSP. A list of names, addresses, and phone numbers of Member Doctors in your geographic location can be obtained from your Group, Plan Administrator, or VSP. If this list does not cover the geographic area in which you desire to seek services, you may call or write the VSP office nearest you to obtain one which does.

2. If you are eligible for Plan Benefits, VSP will provide Benefit Authorization directly to the Member Doctor. If you contact a Member Doctor directly, you must identify yourself as a VSP member, so the doctor knows to obtain Benefit Authorization from VSP.

3. When such Benefit Authorization is provided by VSP and services are performed prior to the expiration date of the Benefit Authorization, this will constitute a claim against this plan in spite of your termination of coverage or the termination of this plan. Should you receive services from a Member Doctor without such Benefit Authorization or obtain services from a provider who is not a Member Doctor, you are responsible for payment in full to the provider.

4. You pay only the Copayment (if any) to the Member Doctor for the services covered by this plan. VSP will pay the Member Doctor directly according to their agreement with the doctor. VSP reimburses its Member Doctors on a fee-for-service basis. There are no incentives or financial bonuses paid to Member Doctors for services covered under this plan.

   **Note: If you are eligible for and obtain Plan Benefits from a Non-Member Provider, you should pay the provider his full fee. You will be reimbursed by VSP in accordance with the Non-Member Provider reimbursement schedule shown on the enclosed insert, less any applicable Copayments.**

5. In emergency conditions, when immediate vision care of a medical nature such as for bodily trauma or disease is necessary, Covered Person can obtain covered services by contacting a Member Doctor (or Out-of-Network Provider if the attached Schedule of Benefits indicates Covered Person's Plan includes such coverage). No prior approval from VSP is required for Covered Person to obtain vision care for Emergency Conditions of a medical nature. However, services for medical conditions, including emergencies, are covered by VSP only under the Acute EyeCare and Primary EyeCare Plans. If coverage for one of these plans is not indicated on the attached Schedule of Benefits or Addendum, Covered Person is not covered by VSP for medical services and should contact a physician under Covered Person's medical insurance plan for care. For emergency conditions of a non-medical nature, such as lost, broken or stolen glasses, the Covered Person should contact VSP's Customer Service Department for assistance.

   Emergency vision care is subject to the same benefit frequencies, plan allowances, Copayments and exclusions stated herein. Reimbursement to Member Doctors will be made in accordance with their agreement with VSP.

6. In the event of termination of a Member Doctor's membership in VSP, VSP will remain liable to the Member Doctor for services rendered to you at the time of termination and permit Member Doctor to continue to provide you with Plan Benefits until the services are completed or until VSP makes reasonable and appropriate arrangements for the provision of such services by another authorized doctor.

**BENEFIT AUTHORIZATION PROCESS**

VSP authorizes Plan Benefits according to the latest eligibility information furnished to VSP by Covered Person's Group and the level of coverage (i.e., service frequencies, covered materials, reimbursement amounts, limitations, and exclusions) purchased for Covered Person by Group under this Plan. When Covered Person requests services under this Plan, Covered Person's prior utilization of Plan Benefits will be reviewed by VSP to determine if Covered Person is eligible for new services based upon Covered Person's Plan's level of coverage. Please refer to the attached Schedule of Benefits for a summary of the level of coverage provided to Covered Person by Group.

**BENEFITS AND COVERAGES**

Through its Member Doctors, VSP provides Plan Benefits to Covered Persons, subject to the limitations, exclusions, and Copayment(s) described herein. When you wish to obtain Plan Benefits from a Member Doctor, you should contact the Member Doctor of your choice, identify yourself as a VSP member, and schedule an appointment. If you are eligible for Plan Benefits, VSP will provide Benefit Authorization for you directly to the Member Doctor prior to your appointment.

**IMPORTANT: The benefits described below are typical services and materials available under most VSP plans. However, the actual Plan Benefits provided to you by your Group may be different. Refer to the attached Schedule of Benefits and/or Disclosure to determine your specific Plan Benefits.**

1. Eye Examination: A complete initial vision analysis which includes an appropriate examination of visual functions, including the prescription of corrective eyewear where indicated. Each Covered Person is entitled to an Eye Examination as indicated on the enclosed insert.

2. Lenses: The Member Doctor will order the proper lenses necessary for your visual welfare. The doctor shall verify the accuracy of the finished lenses. Each Covered Person is entitled to new lenses as indicated on the enclosed insert.

3. Frames: The Member Doctor will assist in the selection of frames, properly fit and adjust the frames, and provide subsequent adjustments to frames to maintain comfort and efficiency. Each Covered Person is entitled to new frames as indicated on the enclosed insert.

4. Contact lenses: Unless otherwise indicated on the enclosed insert, contact lenses are available under this Plan in lieu of all other lens and frame benefits described herein.

   When you obtain Necessary contact lenses from a Member Doctor, professional fees and materials will be covered as indicated on the enclosed insert.

   When Elective contact lenses are obtained from a Member Doctor, VSP will provide an allowance toward the cost of professional fees and materials. A 15% discount shall also be applied to the Member Doctor's usual and customary professional fees for contact lens evaluation and fitting. Contact lens materials are provided at the Member Doctor's usual and customary charges.

5. If you elect to receive vision care services from one of the Member Doctors, Plan Benefits are provided subject only to your payment of any applicable Copayment. If your Plan includes Non-Member Provider coverage and you choose to obtain Plan Benefits from a Non-Member Provider, you should pay the Non-Member Provider his full fee. VSP will reimburse you in accordance with the reimbursement schedule shown on the enclosed insert, less any applicable Copayment. THERE IS NO ASSURANCE THAT THE SCHEDULE WILL BE SUFFICIENT TO PAY FOR THE EXAMINATION OR THE MATERIALS. Availability of services under the Non-Member Provider reimbursement schedule is subject to the same time limits and Copayments as those described for Member Doctor services. Services obtained from a Non-Member Provider are in lieu of obtaining services from a Member Doctor and count toward plan benefit frequencies.

**6.** Low Vision Services and Materials (applicable only if included in your Plan Benefits outlined on the enclosed insert): The Low Vision Benefit provides special aid for people who have acuity or visual field loss that cannot be corrected with regular lenses. If a Covered Person falls within this category, he or she will be entitled to professional services as well as ophthalmic materials including but not limited to supplemental testing, evaluations, visual training, low vision prescription services, plus optical and non-optical aids, subject to the frequency and benefit limitations as outlined on the enclosed insert. Consult your Member Doctor for details.

**COPAYMENT**

The benefits described herein are available to you subject only to your payment of any applicable Copayment(s) as described in this booklet and on the enclosed insert. ANY ADDITIONAL CARE, SERVICE AND/OR MATERIALS NOT COVERED BY THIS PLAN MAY BE ARRANGED BETWEEN YOU AND THE DOCTOR.

**EXCLUSIONS AND LIMITATIONS OF BENEFITS**

**Some brands of spectacle frames may be unavailable for purchase as Plan Benefits or may be subject to additional limitations. Covered Persons may obtain details regarding frame brand availability from their VSP Member Doctor or by calling VSP's Customer Care Division at (800) 877-7195.**

**This Plan is designed to cover *visual* needs rather than *cosmetic* materials. If you select any of the following extras, this Plan will pay the basic cost of the allowed lenses or frames, and you will be responsible for the additional costs for the options, unless the extra is defined as a Plan Benefit in the enclosed Schedule of Benefits insert.**

- Optional cosmetic processes.
- Color coating.
- Mirror coating.
- Scratch coating.
- Blended lenses.
- Cosmetic lenses.
- Laminated lenses.
- Oversize lenses.
- Photochromic lenses, tinted lenses except Pink #1 and Pink #2.
- UV (ultraviolet) protected lenses.
- Certain limitations on low vision care.
- A frame that costs more than the Plan allowance
- Contact lenses (except as noted elsewhere herein).

**NOT COVERED**
**There is no benefit under this plan for professional services or materials connected with:**

- Orthoptics or vision training and any associated supplemental testing; plano lenses (less than ±.50 diopter power); or two pair of glasses in lieu of bifocals.

- Replacement of lenses and frames furnished under this plan which are lost or broken except at the normal intervals when services are otherwise available.

- Medical or surgical treatment of the eyes.

- Corrective vision treatment of an Experimental Nature.

- Costs for services and/or materials above Plan Benefit allowances indicated on the enclosed insert.

- Services/materials not indicated as covered Plan Benefits on the enclosed insert.

**LIABILITY IN EVENT OF NON-PAYMENT**
In the event VSP fails to pay the provider, you shall not be liable for any sums owed by VSP other than those not covered by the policy.

**Timely Access to Care**
Covered Persons have the right to receive care and services in a timely manner.

| **Appointment Type** | **Timeframe** |
|---|---|
| Routine Eye Exam | Within 30 calendar days |
| Non-Urgent Medical | Within seven days |
| Urgent Care | If call is received during office hours, and the doctor determines the need of the member to be urgent, member should be seen within 24 hours |
| Telephone Screening | Evaluated to determine the severity of the condition and disposition of the patient |
| Specialty Referral | Within 14 calendar days from the time the primary care provider requests the referral |

**Language Interpreter Services**
Covered Persons have the right to receive language interpreter services. When scheduling an appointment, they can tell the provider's office that they need an interpreter at the time of their visit.

**COMPLAINTS AND GRIEVANCES**

If Covered Person ever has a question or problem, Covered Person's first step is to call VSP's Customer Service Department. The Customer Service Department will make every effort to answer Covered Person's question and/or resolve the matter informally. If a matter is not initially resolved to the satisfaction of a Covered Person, the Covered Person may communicate a complaint or grievance to VSP orally or in writing by using the complaint form that may be obtained upon request from the Customer Service Department. Complaints and grievances include disagreements regarding access to care, or the quality of care, treatment or service. Covered Persons also have the right to submit written comments or supporting documentation concerning a complaint or grievance to assist in VSP's review. VSP will resolve the complaint or grievance within thirty (30) days after receipt.

**Claim Payments and Denials**

**A. Initial Determination**: VSP will pay or deny claims within thirty (30) calendar days of the receipt of the claim from the Covered Person or Covered Person's authorized representative. In the event that a claim cannot be resolved within the time indicated VSP may, if necessary, extend the time for decision by no more than fifteen (15) calendar days.

**B. Request for Appeals**: If a Covered Person's claim for benefits is denied by VSP in whole or in part, VSP will notify the Covered Person in writing of the reason or reasons for the denial. Within one hundred eighty (180) days after receipt of such notice of denial of a claim, Covered Person may make a verbal or written request to VSP for a full review of such denial. The request should contain sufficient information to identify the Covered Person for whom a claim for benefits was denied, including the name of the VSP Enrollee, Member Identification Number of the VSP Enrollee, the Covered Person's name and date of birth, the name of the provider of services and the claim number. The Covered Person may state the reasons the Covered Person believes that the claim denial was in error. The Covered Person may also provide any pertinent documents to be reviewed. VSP will review the claim and give the Covered Person the opportunity to review pertinent documents, submit any statements, documents, or written arguments in support of the claim, and appear personally to present materials or arguments. Covered Person or Covered Person's authorized representative should submit all requests for appeals to:

**VSP**
**Member Appeals**
**3333 Quality Drive**
**Rancho Cordova, CA 95670**
**(800) 877-7195**

VSP's determination, including specific reasons for the decision, shall be provided and communicated to the Covered Person within thirty (30) calendar days after receipt of a request for appeal from the Covered Person or Covered Person's authorized representative.

If Covered Person disagrees with VSP's determination, he/she may request a second level appeal within sixty (60) calendar days from the date of the determination. VSP shall resolve any second level appeal within thirty (30) calendar days.

When Covered Person has completed all appeals mandated by the Employee Retirement Income Security Act of 1974 ("ERISA"), additional voluntary alternative dispute resolution options may be available, including mediation and arbitration. Covered Person should contact the U. S. Department of Labor or the State insurance regulatory agency for details. Additionally, under ERISA (Section 502(a)(1)(B)) [29 U.S.C. 1132(a)(1)(B)], Covered Person has the right to bring a civil (court) action when all available levels of reviews of denied claims, including the appeal process, have been completed, the claims were not approved in whole or in part, and Covered Person disagrees with the outcome.

**ARBITRATION**

Any dispute or question arising between VSP and Group or any Covered Person involving the application, interpretation, or performance under this plan shall be settled, if possible, by amicable and informal negotiations. This will allow such opportunity as may be appropriate under the circumstances for fact-finding and mediation. If any issue cannot be resolved in this fashion, it shall be submitted to arbitration. The procedure for arbitration hereunder shall be conducted pursuant to the Rules of the American Arbitration Association.

**TERMINATION OF BENEFITS**

Terms and cancellation conditions of this plan are shown on the enclosed insert. Plan Benefits will cease on the date of cancellation of this plan whether the cancellation is by Group or by VSP due to non-payment of Premium. If service is being rendered to you as of the termination date of this plan, such service shall be continued to completion, but in no event beyond six (6) months after the termination date of this plan.

**INDIVIDUAL CONTINUATION OF BENEFITS**

This program is available to groups of a minimum of ten (10) employees and is, therefore, not available on an individual basis. When a Group terminates its coverage, individual coverage is not available for Enrollees of the Group who may desire to retain their coverage.

**THE CONSOLIDATED OMNIBUS BUDGET RECONCILIATION ACT OF 1985 (COBRA)**

The Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA) requires that, under certain circumstances, health plan benefits available to an eligible Enrollee and his or her Eligible Dependents be made available for purchase by said persons upon the occurrence of a COBRA-qualifying event. If, and only to the extent COBRA applies, VSP shall make the statutorily-required continuation coverage available for purchase in accordance with COBRA.

***VISION SERVICE PLAN***
***3333 Quality Drive***
***Rancho Cordova, CA 95670***

*Group Name:* *ORANGE COUNTY EMPLOYEES ASSOCIATION HEALTH & WELFARE TRUST*

*Plan Number:* *12055620*

*Effective Date:* *JANUARY 1, 2023*

*Plan Term:* *THIRTY-SIX (36) MONTHS*

*VISION CARE PLAN*
*DISCLOSURE FORM AND EVIDENCE OF COVERAGE*

***PLAN ADMINISTRATOR:***

*Jennifer Betancourt*
*(Name)*
*830 N Ross St*
*(Address)*
*Santa Ana, CA 92701-3420*
*(City, State, Zip)*

***MONTHLY PREMIUM:***

*YOUR GROUP IS RESPONSIBLE FOR PAYMENT TO VISION SERVICE PLAN OF THE PERIODIC CHARGES FOR YOUR COVERAGE. YOU WILL BE NOTIFIED OF YOUR SHARE OF THE CHARGES, IF ANY, BY YOUR GROUP.*

***ELIGIBILITY:***

*ENROLLEES & ELIGIBLE DEPENDENTS: DEPENDENT CHILDREN ARE COVERED TO THE END OF THE MONTH IN WHICH THEY TURN AGE 26. THE WAITING PERIOD IS THE SAME AS YOUR OTHER HEALTH BENEFITS.*

***PLAN AND SCHEDULE:***

***VSP CHOICE PLAN***

| | |
|---|---|
| ***EXAMINATION:*** | *ONCE EVERY PLAN YEAR** |
| ***LENSES:*** | *ONCE EVERY PLAN YEAR** |
| ***FRAMES:*** | *ONCE EVERY TWO PLAN YEARS FOR ADULTS AND ONCE EVERY ONE PLAN YEAR FOR CHILDREN** |

*PLAN YEAR BEGINS JANUARY 1ST.

***TERM, TERMINATION AND RENEWAL:***

*AFTER THE PLAN TERM, THIS PLAN WILL CONTINUE ON A MONTH-TO-MONTH BASIS OR UNTIL TERMINATED BY EITHER PARTY GIVING THE OTHER SIXTY (60) DAYS PRIOR WRITTEN NOTICE.*

***TYPE OF ADMINISTRATION:***

*VSP WILL PROVIDE ADMINISTRATIVE SERVICES OF THE FOLLOWING NATURE: CLAIM AND BILLING ADMINISTRATION. BENEFITS PROVIDED UNDER THIS PLAN ARE SELF-INSURED BY THE EMPLOYER.*

***VSP'S ADDRESS IS:***

*VISION SERVICE PLAN*
*3333 QUALITY DRIVE*
*RANCHO CORDOVA, CA 95670*

## *SCHEDULE OF BENEFITS*

***GENERAL***

*This Schedule and any Additional Benefit Rider(s), when purchased by Group, attached hereto list the vision care services and vision care materials to which Covered Persons of VSP are entitled, subject to any Copayments and other conditions, limitations and/or exclusions stated herein. If Plan Benefits are available for Non-Member Provider services as indicated by the reimbursement provisions below, vision care services and vision care materials may be received from any licensed optometrist, ophthalmologist, or dispensing optician, whether Member Doctors or Non-Member Providers.*

*Member Doctors are those doctors who have agreed to participate in VSP's Choice Network.*

*When Plan Benefits are received from Member Doctors, benefits appearing in the first column below are applicable subject to any Copayment(s) as stated below. When Plan Benefits are available and received from Non-Member Providers, you are reimbursed for such benefits according to the schedule in the second column below less any applicable Copayment.*

| ***PLAN BENEFITS*** | ***MEMBER DOCTOR BENEFIT*** | ***NON-MEMBER PROVIDER BENEFIT*** |
|---|---|---|
| ***VISION CARE SERVICES*** | | |
| *Vision Examination* | *Covered in Full** | *Up to $ 45.00** |
| ***VISION CARE MATERIALS*** | | |
| *Lenses* | | |
| *Single Vision* | *Covered in Full** | *Up to $ 30.00** |
| *Bifocal* | *Covered in Full** | *Up to $ 50.00** |
| *Trifocal* | *Covered in Full** | *Up to $ 65.00** |
| *Lenticular* | *Covered in Full** | *Up to $ 100.00** |

Polycarbonate lenses are covered in full for dependent children up to the end of the month in which they turn age 26.

Standard Progressive Lenses covered in full.

| | | |
|---|---|---|
| *Frames* | *Covered up to Plan Allowance** | *Up to $ 70.00** |

Client charge shall be determined by the then applicable wholesale/retail equivalent conversion factor.

| | | |
|---|---|---|
| ***CONTACT LENSES*** | | |
| *Necessary* | | |
| *Professional Fees and Materials* | *Covered in Full** | *Up to $ 210.00** |
| *Elective* | *Materials* | *Professional Fees and Materials* |
| | *Up to $ 175.00* | *Up to $ 105.00* |
| | *Elective Contact Lens fitting and evaluation** services are covered in full once every plan year, after a maximum $60.00 Copayment.* | |

*Necessary Contact Lenses are a Plan Benefit when specific benefit criteria are satisfied and when prescribed by Covered Person's Member Doctor or Non-Member Provider. Prior review and approval by VSP are not required for Covered Person to be eligible for Necessary Contact Lenses.*

*When contact lenses are obtained, the Covered Person shall not be eligible for lenses and frames again for one plan year.*

***LENS OPTIONS***

| | | |
|---|---|---|
| Anti-reflective coating | Covered in full | Not Covered |
| Premium and Custom Progressive lenses | Covered in full | Up to $ 50.00 |

****Subject to Copayment, if any.***

*****15% discount applies to Member Doctor's usual and customary professional fees for contact lens evaluation and fitting.***

***COPAYMENT***

*There shall be a Copayment of $5.00 for the examination payable by the Covered Person to the Member Doctor at the time services are rendered. If materials (lenses and frames) are provided, there shall be an additional $20.00 Copayment payable at the time the materials are ordered. However, the Copayment for materials shall not apply to Elective Contact Lenses.*

***LOW VISION***

*Professional services for severe visual problems not corrected with regular lenses, including:*

| | | |
|---|---|---|
| *Supplemental Testing* | *Covered in Full* | *Up to $125.00* |
| *(Includes evaluation, diagnosis and prescription of vision aids where indicated)* | | |
| *Supplemental Aids* | *75% of cost* | *75% of cost* |

*Maximum allowable for all Low Vision benefits of $1000.00 every two (2) years.*

***THIS EVIDENCE OF COVERAGE CONSTITUTES ONLY A SUMMARY OF THE VISION PLAN. THE VISION PLAN DOCUMENT MUST BE CONSULTED TO DETERMINE THE EXACT TERMS AND CONDITIONS OF COVERAGE.***

**EXHIBIT C**

**VISION SERVICE PLAN**
**ADDITIONAL BENEFIT RIDER**
**Kidscare Plan**

## GENERAL

This Rider lists additional vision care benefits to which Covered Persons of Vision Service Plan ("VSP") are entitled, subject to any applicable Copayments and other conditions, limitations and/or exclusions stated herein or in the Schedule of Benefits with which it is associated, and forms a part of the Plan and Evidence of Coverage to which it is attached.

Persons covered under this additional benefit are entitled to an exam and are also entitled to an additional pair of lenses or Necessary Contact Lenses, or Elective Contact Lenses, if:

The new prescription differs from the original by at least a .50 diopter sphere or cylinder, or

There is a change in the axis of 15 degrees or more, or

There is a .5 prism diopter change in at least one eye.

## ELIGIBILITY

The following are Covered Persons under this Plan, pursuant to elgibility criteria established by Client:

- Any unmarried child of Enrollee, including a natural child from date of birth, legally adopted child from the date of placement for adoption with the Enrollee, or other child for whom a court or administrative agency holds the Enrollee responsible.

  Unmarried dependent children are covered up to the end of the month in which they turn age 26.

  A dependent unmarried child over the limiting age may continue to be eligible as a dependent if the child is incapable of self-sustaining employment because of mental or physical disability, and chiefly dependent upon Enrollee for support and maintenance.

**ADDENDUM**

**VISION SERVICE PLAN**
**ADDITIONAL BENEFIT RIDER**
**SUPPLEMENTAL PRIMARY EYECARE PLAN**
**(ESSENTIAL MEDICAL EYE CARE)**

## GENERAL

This Rider lists additional vision care benefits to which Covered Persons of VISION SERVICE PLAN ("VSP") are entitled, subject to any applicable Copayments and other conditions, limitations and/or exclusions stated herein. The Supplemental Primary Eyecare Plan is designed for the detection, treatment, and management of ocular conditions and/or systemic conditions which produce ocular or visual symptoms. Under the plan, Eyecare Professionals provide treatment and management of urgent and follow-up services. Primary Eyecare also involves management of conditions that require monitoring to prevent future vision loss. This Rider forms a part of the Policy and Evidence of Coverage to which it is attached.

## ELIGIBILITY

The following are Covered Persons under this Plan, pursuant to eligibility criteria established by Client:

- Enrollee.
- Legal spouse of Enrollee.
- Any child of an Enrollee, including a natural child from the date of birth, legally adopted child from the date of placement for adoption with the Enrollee, or other child for whom a court or administrative agency holds the Enrollee responsible.

Dependent children are covered up to the end of the month in which they attain the age of 26 years.

A dependent, unmarried child over the limiting age may continue to be eligible as a dependent if the child is incapable of self-sustaining employment because of mental or physical disability, and chiefly dependent upon Enrollee for support and maintenance.

Plan Benefits under the Supplemental Primary Eyecare Plan are available to Covered Persons only after all other benefits under their group medical plan have been exhausted, or when Covered Person is not covered under a group medical plan.

Covered Persons with the following symptoms and/or conditions (see DEFINITIONS below) will be covered for certain primary eyecare services in accordance with the optometric scope of licensure in the Eyecare Professional's state.

**SYMPTOMS**

Examples of symptoms which may result in a Covered Person seeking services on an urgent basis under the PEC Plan may include, but are not limited to:

- Ocular discomfort or pain
- Transient loss of vision
- Flashes or floaters
- Ocular trauma
- Diplopia
- Recent onset of eye muscle dysfunction
- Ocular foreign body sensation
- Pain in or around the eyes
- Swollen lids
- Red eyes

**CONDITIONS**

Examples of conditions that may require management under the PEC Plan may include, but are not limited to:

- Ocular hypertension
- Retinal nevus
- Glaucoma
- Cataract
- Pink-eye
- Macular degeneration
- Corneal dystrophy
- Corneal abrasion
- Blepharitis
- Sty

## PROCEDURES FOR OBTAINING SUPPLEMENTAL PRIMARY EYECARE SERVICES

COVERED PERSON HAS A GROUP MEDICAL PLAN

The Supplemental Primary EyeCare Plan provides coverage for certain vision-related medical services as a supplement to Covered Person's group medical plan. Covered Persons should refer to the plan booklet, certificate of coverage or other benefits description for their group medical plan to determine how to obtain plan benefits.

The provider should first submit a claim to Covered Person's group medical insurance plan. Any amounts not paid by the medical plan may then be considered for payment by VSP. (This is referred to as "Coordination of Benefits" or "COB." Please refer to the Coordination of Benefits section of Covered Person's Evidence of Coverage for additional information regarding COB.)

COVERED PERSON DOES NOT HAVE A GROUP MEDICAL PLAN

When Covered Person does not have a group medical plan, the Supplemental Primary EyeCare Plan provides Plan Benefits as follows:

1. Covered Person contacts Member Doctor and makes an appointment.

2. Covered Person pays the applicable Copayment at the time of each Supplemental Primary EyeCare visit and amounts for any additional services not covered by the Plan.

## REFERRALS

If Covered Services cannot be provided by Covered Person's Member Doctor, the doctor will refer the Covered Person to another Member Doctor or to a physician whose offices provide the necessary services.

If the Covered Person requires services beyond the scope of the PEC Plan, the Member Doctor will refer the Covered Person back to a physician.

Referrals are intended to insure that Covered Persons receive the appropriate level of care for their presenting condition, **Covered Persons do not require a referral from a Member Doctor in order to obtain Plan Benefits.**

**PLAN BENEFITS**
**MEMBER DOCTORS**

**COVERED SERVICES**

**Eye Examinations, Consultations, Urgent/Emergency Care:** Covered in Full after a Copayment of $20.00.
**Special Ophthalmological Services:** Covered in Full
**Eye and Ocular Adnexa Services:** Covered in Full

**EXCLUSIONS AND LIMITATIONS OF BENEFITS**

The Supplemental Primary EyeCare Plan provides coverage for limited vision-related medical services as a supplement to Covered Person's group medical plan. A current list of the covered procedures will be made available to Covered Persons upon request.

**NOT COVERED**

- Services and/or materials not specifically included in this Rider as covered Plan Benefits.
- Frames, spectacle lenses, contact lenses or any other ophthalmic materials.
- Orthoptics or vision training and any associated supplemental testing.
- Surgery, and any pre- or post-operative services, except as an adnexal service included herein.
- Treatment for any pathological conditions.
- An eye exam required as a condition of employment.
- Insulin or any medications or supplies of any type.
- Local, state and/or federal taxes, except where VSP is required by law to pay.

## SUPPLEMENTAL PRIMARY EYECARE PLAN DEFINITIONS

| | |
|---|---|
| Blepharitis | Inflammation of the eyelids. |
| Cataract | A cloudiness of the lens of the eye obstructing vision. |
| Conjunctiva | The mucous membrane that lines the inner surface of the eyelids and is continued over the forepart of the eye. |
| Conjunctivitis | See Pink Eye. |
| Corneal Abrasion | Irritation of the transparent, outermost layer of the eye. |
| Corneal Dystrophy | A disorder involving nervous and muscular tissue of the transparent, outermost layer of the eye. |
| Diplopia | The observance by a person of seeing double images of an object. |
| Eyecare Professional | Any duly licensed optometrist (O.D.), ophthalmologist or other Doctor of Medicine (M.D.), or doctor of osteopathy (D.O.). |
| Eye Muscle Dysfunction | A disorder or weakness of the muscles that control the eye movement. |
| Flashes or Floaters | The observance by a person of seeing flashing lights and/or spots. |
| Glaucoma | A disease of the eye marked by increased pressure within the eye which causes damage to the optic disc and gradual loss of vision. |
| Macula | The small, sensitive area of the central retina, which provides vision for fine work and reading. |
| Macular Degeneration | An acquired degenerative disease which affects the central retina. |
| Ocular | Of or pertaining to the eye or the eyesight. |
| Ocular Conditions | Any condition, problem or complaint relating to the eyes or eyesight. |
| Ocular Hypertension | Unusually high blood pressure within the eye. |
| Ocular Trauma | A forceful injury to the eye due to a foreign object. |
| Pink Eye | An acute, highly contagious inflammation of the conjunctiva. Also known as conjunctivitis. |
| Retinal Nevus | A pigmented birthmark on the sensory membrane lining the eye which receives the image formed by the lens. |
| Systemic Condition | Any condition of problem relating to a person's general health. |
| Sty | An inflamed swelling of the fatty material at the margin of the eyelid. |
| Transient Loss of Vision | Temporary loss of vision. |

**ADDENDUM** **VISION SERVICE PLAN**

**EVIDENCE OF COVERAGE & DISCLOSURE FORM**

Please note the following revisions to your Evidence of Coverage and Disclosure Form. Keep this document with your Evidence of Coverage and Disclosure Form for a complete and accurate description of your benefits.

1. The following provision is added to the section titled **DEPENDENT ELIGIBILITY**:

   Domestic Partners: Domestic partners of the same gender as the Enrollee shall be covered pursuant to the Group's eligibility rules which are applicable to the Group's general medical benefits. The domestic partner's unmarried dependent children are also covered provided they depend upon the Enrollee for support and maintenance.

**VISION SERVICE PLAN**
**Summary of Benefits and Coverage**

**VSP Choice Plan**

**Prepared for:** **ORANGE COUNTY EMPLOYEES ASSOCIATION HEALTH & WELFARE TRUST**
**Group ID:** **12055620**
**Effective Date:** **JANUARY 1, 2023**

The Affordable Care Act requires that health insurance companies and group health plans provide consumers with a simple and consistent benefit and coverage information document, beginning September 23, 2012. This document is a Summary of Benefits and Coverage (SBC).

The grid below is being provided for your convenience and mirrors the sample SBC that the U.S. Department of Labor has published. All the information provided is relative to your plan and described in detail in the preceding Evidence of Coverage.

| Common Medical Event | Services You May Need | Your cost if you use an | | Limitations and Exceptions |
|---|---|---|---|---|
| | | In-Network Provider | Out-of-Network Provider | |
| If you or your dependents (if applicable) need eyecare | Eye Exam | $5.00 Copay | Reimbursed up to $45.00 | Exam covered in full every 12 months** |
| | Frames, Lenses or Contacts | Glasses: $20.00 Copay (lenses and/or frames only); Up to $60.00 copay for Contact Lens Exam | Frames reimbursed up to $ 70.00<br>SV Lenses reimbursed up to $ 30.00<br>Bi-Focal Lenses reimbursed up to $ 50.00<br>Tri-Focal Lenses reimbursed up to $ 65.00<br>Lenticular Lenses reimbursed up to $100.00<br>ECL reimbursed up to $105.00 | Frames covered every 24 months for adults and every 12 months for children**<br>Lenses covered every 12 months** |
| | Fees | | | |

** Beginning with the first day of the Benefit Period.

Your Grievance and Appeals Rights:
If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to appeal or file a grievance. For questions about your rights, this notice, or assistance, you can contact: 800-877-7195.