

**SHASTA-TRINITY SCHOOLS INSURANCE GROUP  
VISION PROGRAM**

**For the period of:  
July 1, 2009 through June 30, 2010**

<u><b>BENEFIT</b></u>	<u><b>ALLOWED</b></u>		<u><b>FREQUENCY</b></u>		
	<u><b>(in Network)</b></u>	<u><b>(out of Network)</b></u>	<u><b>PLAN A</b></u>	<u><b>PLAN B</b></u>	<u><b>PLAN C</b></u>
Examination	Paid in full	\$40.00	12 months	12 months	12 months
Lenses	Paid in full	See below	24 months	12 months	12 months
Single		up to \$40.00			
Bifocal		up to \$60.00			
Trifocal		up to \$80.00			
Lenticular		up to \$125.00			
Frames	up to 120.00*	up to \$45.00	24 months	24 months	12 months
Contact Lenses**			In lieu of Frame & Lens Benefit		
Elective	\$120.00	\$105.00			
Necessary	Paid in full	\$210.00			

\* VSP allows \$46 wholesale frame allowance which equates to \$120 retail frame. Plus, 20% off any out-of-pocket costs for frames over \$120 (in network only).

\*\* Your contact lens benefit is in addition to your exam benefit. Therefore, if you use a participating provider, your exam will be paid in full and you will have a \$120 allowance towards your fitting and evaluation exam and materials. If you choose a doctor out of network, you will be reimbursed \$40 on the exam and \$105 on your purchase of contacts. Contacts that are deemed medically necessary by your physician will be paid in full if using a participating provider less any applicable copays. In addition VSP is covering polycarbonate lenses for children under the age of 18. Previously, polycarbonate lenses were considered a cosmetic extra.

**RATES**

All plans can be purchased without a copayment. However, to lower the cost, we offer plans with various copayment options. The copayment is per person (not family) and is paid by the patient to the VSP doctor at the time of the initial visit.

<u><b>Deductible:</b></u>	<u><b>PLAN A</b></u>	<u><b>PLAN B</b></u>	<u><b>PLAN C</b></u>
<b>\$0.00</b>	<b>\$26.00</b>	<b>\$30.00</b>	<b>\$34.00</b>
<b>\$5.00</b>	<b>\$21.00</b>	<b>\$26.00</b>	<b>\$28.00</b>
<b>\$10.00</b>	<b>\$19.00</b>	<b>\$21.00</b>	<b>\$26.00</b>
<b>\$15.00</b>	<b>\$17.00</b>	<b>\$19.00</b>	<b>\$24.00</b>
<b>\$25.00</b>	<b>\$15.00</b>	<b>\$16.00</b>	<b>\$20.00</b>