

# Client Vision Care Plan



Vision Care for Life

**Client Name:** AIMS BENEFIT TRUST  
**Client Number:** 30084413  
**Effective Date:** JANUARY 1, 2019

## EVIDENCE OF COVERAGE

Provided by:

**VSP Vision Care, Inc.**  
3333 Quality Drive, Rancho Cordova, CA 95670  
(916) 851-5000 (800) 877-7195

The insurance policy under which this Evidence of Coverage is issued is not a policy of worker's compensation insurance. You should consult your employer to determine whether your employer is a subscriber to the worker's compensation system.

**Notice to Client: In the event this document is used to develop a Summary Plan Description, complete the information below, as applicable.**

NAME OF CLIENT:

NAME OF PLAN:

PRIMARY ADDRESS OF CLIENT:

PLAN ADMINISTRATOR:

ADDRESS:

PHONE NUMBER:

**This Evidence of Coverage is a summary of the Policy provisions and is presented as a matter of general information only. It is not a substitute for the provisions of the Policy itself. In the event of any dispute between this Evidence of Coverage and the Policy, the provisions of the Policy will prevail. A copy of the Policy will be furnished on request. If any changes are made to this document by anyone other than VSP, VSP disclaims responsibility for such changes and cannot guarantee this document will comply with any statutory requirements including but not limited to ERISA.**

#### **ELIGIBILITY FOR COVERAGE**

Enrollees: To be covered, a person must currently be an employee or member of the Client, and meet the coverage criteria established by Client.

Eligible Dependents: Any dependent of an Enrollee of Client who meets the eligibility criteria established by Client, if such dependent coverage is provided.

This Policy shall provide continuous open enrollment for the purpose of allowing a married employee who is enrolled under this Policy to alter the terms of the employee's coverage to include the employee's spouse or children if the employee's spouse loses coverage under another group health insurance contract or policy because of the involuntary termination of the spouse's employment other than for cause.

If a parent eligible for family members' coverage is required under an order to provide health insurance coverage for a child, a parent may enroll in family members' coverage and include the child in that coverage regardless of enrollment restrictions. If the insuring parent is enrolled in health insurance coverage but does not include the child in the enrollment, the noninsuring parent, child support enforcement agency, or Department of Health and Mental Hygiene shall be allowed to apply for enrollment on behalf of the child and include the child in the coverage regardless of enrollment period restrictions. VSP shall not terminate coverage provided pursuant to this paragraph unless written evidence is provided to VSP that the order is no longer in effect, or the child has been or will be enrolled under other reasonable health insurance coverage that will take effect on or before the effective date of termination, or the employer has eliminated family members' coverage for all of its employees, or the employer no longer employs the insuring parent, except that if the parent elects to exercise the provisions of COBRA coverage shall be provided for the child consistent with the employer's plan for postemployment health insurance coverage for dependents.

## **HOW TO USE THIS PLAN**

VSP provides Plan Benefits to Covered Persons based on the level of coverage purchased by the Client. Refer to the Schedule of Benefits and Additional Benefit Rider (if applicable) for specific Plan Benefits.

1. Contact VSP to obtain a list of participating providers, and/or to view available benefits, (see below for contact information).

2. Contact a VSP Preferred Provider's office to schedule an appointment and indicate that Covered Person is a VSP member. Should Covered Persons fail to identify themselves as VSP members, Plan Benefits shall be limited to those of an Open Access Provider, if such Plan Benefits are available.

3. Once the appointment is made, the VSP Preferred Provider will obtain benefit verification from VSP. The VSP Preferred Provider will bill VSP directly and the Covered Person is responsible for payment of any applicable Copayments, non-covered services or materials, or amounts which exceed plan allowances, and annual maximum benefits.

4. If the Policy includes Plan Benefits for Open Access Providers, Covered Person may be responsible for paying for all services and/or materials in full and submitting a claim to VSP. If an Open Access Provider agrees to submit a claim to VSP on behalf of Covered Person, VSP will reimburse the Provider directly if the claim includes a valid Assignment of Benefits. All reimbursement will be determined applying Coinsurance, less any applicable Copayment. Obtaining services from an Open Access Provider will typically result in higher out of pocket expenses for Covered Persons. All claims must be submitted to VSP within 365 calendar days from the date services are rendered and/or materials provided. Claims received by VSP after 365 days will be denied unless it was not reasonably possible to submit the claim or proof of loss within the required time, if the proof is furnished as soon as reasonably possible and, except in the absence of legal capacity of the claimant, no later than 1 year from the time proof of loss is otherwise required.

5. If an individual has ordered glasses or contact lenses before the date coverage terminates, VSP shall continue to provide covered benefits, in accordance with the policy in effect at the time the individual's coverage terminates, for the glasses or contact lenses if the individual receives the glasses or contact lenses within 30 days after the date of the order.

## **TO OBTAIN FURTHER INFORMATION**

Contact VSP at 800-877-7195 or [www.vsp.com](http://www.vsp.com).

## **EXCLUSIONS AND LIMITATIONS OF BENEFITS**

This Plan is designed to cover visual needs rather than cosmetic materials.

Some vision care services and/or materials are not covered under this Plan and certain other limitations may apply. Please refer to the EXCLUSIONS AND LIMITATIONS OF BENEFITS section of the attached Schedule of Benefits and/or Additional Benefit Rider (when purchased by Client) for details.

### **URGENT VISION CARE**

Services for conditions of a medical nature are covered by VSP only under specific supplemental eye care Plans purchased by Client. If Client purchased one of these plans, such coverage will be evidenced in an Additional Benefit Rider. When vision care is necessary for Urgent Conditions, Covered Persons with a supplemental eye care plan may obtain Plan Benefits by contacting a VSP Preferred Provider or Open Access Provider. No prior approval from VSP is required for the Covered Person to obtain vision care for Urgent Conditions of a medical nature. If Client has not purchased one of these plans, Covered Persons are not covered by VSP for medical services and should contact a physician under Covered Persons' medical insurance plan for care.

### **HOLD HARMLESS**

Covered Persons shall be held harmless for any sums owed by VSP to the VSP Preferred Provider, other than those sums not covered by the Plan.

### **COMPLAINTS AND GRIEVANCES**

Covered Persons have the right to expect quality care from VSP Preferred Providers. More information is available under "Patient's Rights and Responsibilities" on VSP's web site at [www.vsp.com](http://www.vsp.com). Complaints and grievances are disagreements regarding access to care, quality of care, treatment or service. Covered Persons may submit any complaints and/or grievances, including appeals, in writing to VSP at 3333 Quality Drive, Rancho Cordova, CA 95670-7985 or verbally by calling VSP's Customer Care Division at 1-800-877-7195. VSP will resolve the complaint or grievance within thirty (30) calendar days after receipt, unless special circumstances require an extension of time. In that case, resolution shall be achieved as soon as possible, but not later than one hundred twenty (120) calendar days after VSP's receipt of the complaint or grievance. If VSP determines that resolution cannot be achieved within thirty (30) days, VSP will notify the Covered Person of the expected resolution date. Upon final resolution VSP will notify the Covered Person of the outcome in writing.

The Maryland Insurance Administration is responsible for receiving and responding to complaints from enrollees about carriers. A complaint may be submitted by mail to the Maryland Insurance Administration, Attn: Consumer Complaint Division Life/Health, 200 St. Paul Place, Suite 2700, Baltimore, MD 21202. For more information please call the Maryland Insurance Administration at 1-(800)-492-6116.

## **CONTESTABILITY OF COVERAGE**

This Policy may not be contested, except for nonpayment of premiums, after it has been in force for 2 years from its date of issue. Absent fraud, each statement made by an applicant, group policyholder, or insured is considered to be a representation and not a warranty. A statement made by any person covered under the policy relating to insurability may not be used in contesting the validity of the insurance with respect to which the statement was made after the insurance has been in force before the contest for a period of 2 years during the person's lifetime.

A statement made to effectuate insurance may not be used to avoid the insurance or reduce benefits under the policy unless the statement is contained in a written instrument signed by the group policyholder or insured, and a copy of the statement is given to the group policyholder, insured, or beneficiary of the insured.

## **PROOF OF LOSS**

Written proof of loss shall be furnished to VSP within 365 days after the date of the loss. VSP may deny any claims received after three hundred sixty-five (365) calendar days from the date services are rendered and/or materials provided. Failure to submit a claim within the time required does not invalidate or reduce the claim if it was not reasonably possible to submit the claim within the required time, if the claim is furnished as soon as reasonably possible and, except in the absence of legal capacity of the claimant, not later than 1 year from the time the claim is otherwise required.

A proof of loss should include the Covered Person's name, member identification number, date of birth, the date the services were rendered and/or materials provided, the amounts paid for each service or material and the doctor's name. Also, include copies of any invoices or receipts Covered Person received from the doctor for the services or materials. Mail proof of loss to VSP at the following address:

VSP  
P. O. Box 997105  
Sacramento, CA 95899-7105

## CLAIM PAYMENTS AND DENIALS

Initial Determination: VSP will pay or deny claims within thirty (30) calendar days of receipt.

Claim Denial Appeals: If a claim is denied in whole or in part, under the terms of the Policy, Covered Person or Covered Person's authorized representative may submit a request for a full review of the denial. Covered Person may designate any person, including their provider, as their authorized representative. References in this section to "Covered Person" include Covered Person's authorized representative, where applicable.

Initial Appeal: The request for review must be made within one hundred eighty (180) calendar days following denial of a claim and should contain sufficient information to identify the claim and the Covered Person affected by the denial. The Covered Person may review, during normal working hours, any documents held by VSP pertinent to the denial. The Covered Person may also submit written comments or supporting documentation concerning the claim to assist in VSP's review. VSP's response to the initial appeal, 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 an appeal from the Covered Person.

Second Level Appeal: If Covered Person disagrees with the response to the initial appeal of the denied claim, Covered Person has the right to a second level appeal. Within sixty (60) calendar days after receipt of VSP's response to the initial appeal, Covered Person may submit a second appeal to VSP along with any pertinent documentation. VSP shall communicate its final determination to Covered Person in compliance with all applicable state and federal laws and regulations and shall include the specific reasons for the determination.

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

Time of Action: No action in law or in equity shall be brought to recover on the Policy prior to the expiration of sixty (60) days after the claim and any applicable documentation have been filed with VSP. No such action shall be brought after the expiration of three (3) years after the written proof of loss is required to be furnished, in accordance with the terms of this Policy.

In the event this Plan is terminated, VSP coverage may be available for individuals to purchase online [www.vsp.com](http://www.vsp.com).

## 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 be made available to eligible participants and their dependents upon the occurrence of a COBRA-qualifying event. If, and only to the extent, COBRA applies to Covered Person's Plan, VSP shall make the statutorily required continuation coverage available for purchase in accordance with COBRA.

## DEFINITIONS:

<b>ADDITIONAL BENEFIT RIDER</b>	The document, attached as Exhibit C to the Policy (when purchased by Client), which lists selected vision care services and vision care materials which a Covered Person is entitled to receive under the Policy. Additional Benefits are only available when purchased by Client in conjunction with a Plan Benefit offered under the Schedule of Benefits.
<b>ASSIGNMENT OF BENEFITS</b>	A written order signed by a Covered Person eighteen (18) years of age or older and included with each claim, directing VSP to pay available Plan Benefits to a named Open Access Provider.
<b>CLIENT</b>	An employer or other entity which contracts with VSP for coverage under the Policy in order to provide vision care coverage to its Enrollees and their Eligible Dependents, if such dependent coverage is provided.
<b>COINSURANCE</b>	The amount required to be paid by or on behalf of a covered person for plan benefits which are covered.
<b>COPAYMENTS</b>	Those amounts required to be paid by or on behalf of a Covered Person for Plan Benefits which are not fully covered, and which are payable at the time services are rendered or materials ordered.
<b>COVERED PERSON</b>	An Enrollee or Eligible Dependent who meets Client's eligibility criteria and on whose behalf premiums have been paid to VSP, and who is covered under the Plan.
<b>ENROLLEE</b>	An employee or member of Client who meets the criteria for eligibility established by Client.
<b>PLAN OR PLAN BENEFITS</b>	The vision care services and vision care materials which a Covered Person is entitled to receive by virtue of coverage under the Policy, as defined in the attached Schedule of Benefits and Additional Benefit Rider (when purchased by Client).
<b>OPEN ACCESS PROVIDER</b>	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.
<b>PLAN ADMINISTRATOR</b>	The person specifically so designated on the Client application, or if an administrator is not so designated, the Client. The Plan Administrator shall have authority to control and manage the operation and administration of the Plan on behalf of the Client.
<b>POLICY</b>	The contract between VSP and Client upon which this Plan is based.
<b>SCHEDULE OF BENEFITS</b>	The document(s), attached as Exhibit A to the Client Policy maintained by the Plan Administrator and to this Evidence of Coverage, which lists the vision care services and vision care materials which a Covered Person is entitled to receive by virtue of the Plan.
<b>VSP PREFERRED PROVIDER</b>	An optometrist or ophthalmologist licensed and otherwise qualified to practice vision care and/or provide vision care materials who has contracted with VSP to Plan Benefits on behalf of Covered Persons of VSP.
<b>URGENT CARE</b>	Services for a condition with sudden onset and acute symptoms which requires the Covered Person to obtain immediate medical care, or an unforeseen occurrence requiring immediate, non-medical, action.

## **EXHIBIT A**

### **SCHEDULE OF BENEFITS VSP Choice Plan®**

#### **GENERAL**

This Schedule of Benefits lists the vision care services and materials to which Covered Persons of VSP Vision Care, Inc. ("VSP") are entitled, subject to any Copayments and other conditions, limitations and/or exclusions stated herein, and forms a part of the Policy or Evidence of Coverage to which it is attached.

VSP Preferred Providers are those doctors that have agreed to participate in VSP's Choice Network.

#### **BENEFIT PERIOD**

A twelve-month period beginning on January 1st and ending on December 31st.

#### **ELIGIBILITY**

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

- Enrollee
- Legal Spouse of Enrollee
- Domestic Partner
- Any child or grandchild of Enrollee, including a natural child or grandchild from date of birth, adopted child or grandchild from the date of adoption, foster child, or other child who is under testamentary or court appointed guardianship of the enrollee from the date of appointment.

Dependent children and grandchildren are covered up to age 26.

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

#### **PLAN BENEFITS**

##### **VSP PREFERRED PROVIDERS**

#### **COPAYMENT**

There shall be no Copayment payable by the Covered Person at the time services are rendered.



## **COVERED SERVICES AND MATERIALS**

### **EYE EXAMINATION- Covered in full\* once every 12 months\*\***

Comprehensive examination of visual functions and prescription of corrective eyewear.

### **LENSES - Covered in full\* once every 12 months\*\***

Spectacle Lenses (Single, Lined Bifocal, Lined Trifocal or Lenticular)

Polycarbonate lenses are covered in full for dependent children up to age 26

Standard Progressive Lenses covered in full

### **FRAMES - Covered up to the Plan allowance\* once every 12 months\*\***

The VSP Preferred Provider will prescribe and order Covered Person's lenses, verify the accuracy of finished lenses, and assist Covered Person with frame selection and adjustment.

## **CONTACT LENSES**

### **ELECTIVE**

Elective Contact Lenses (materials only) are covered up to \$130.00 once every 12 months\*\*

The Elective Contact Lens fitting and evaluation services are covered in full once every 12 months, after a maximum \$60.00 Copayment.

### **NECESSARY**

Necessary Contact Lenses are covered in full\* once every 12 months\*\*

Necessary Contact Lenses are a Plan Benefit when specific benefit criteria are satisfied and when prescribed by Covered Person's VSP Preferred Provider.

Contact Lenses are provided in place of spectacle lens and frame benefits available herein.

\*Less any applicable Copayment.

\*\* beginning with the first day of the Benefit Period.

## **LOW VISION**

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

**Supplemental Testing: Covered in full\*.**

**-Includes evaluation, diagnosis and prescription of vision aids where indicated.**

**Supplemental Aids: 75% of VSP Preferred Provider's fee, up to \$1000.00\***

\*Maximum benefit for all Low Vision services and materials is \$1000.00 every two (2) years and a maximum of two supplemental tests within a two-year period.

Low Vision Services are a Plan Benefit when specific benefit criteria are satisfied and when prescribed by Covered Person's VSP Preferred Provider.

## **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.

### **NOT COVERED**

- Services and/or materials not specifically included in this Schedule as covered Plan Benefits.
- Plano lenses (lenses with refractive correction of less than  $\pm .50$  diopter), except as specifically allowed under the SunCare enhancement, if purchased by Client.
- Two pair of glasses instead of bifocals.
- Replacement of lenses, frames and/or contact lenses furnished under this Plan which are lost or damaged, except at the normal intervals when Plan Benefits are otherwise available.
- Orthoptics or vision training and any associated supplemental testing.
- Medical or surgical treatment of the eyes.
- Refitting of contact lenses after the initial (90-day) fitting period.
- Contact lens modification, polishing or cleaning.
- Local, state and/or federal taxes, except where VSP is required by law to pay.

**REIMBURSEMENT SCHEDULE  
OPEN ACCESS PROVIDERS**

**COPAYMENT**

There shall be no Copayment payable by the Covered Person at the time services are rendered.

**COINSURANCE**

There shall be Coinsurance of 20 percent for the examination payable by the Covered Person at the time services are rendered.

If materials (lenses, frames or contact lenses) are provided, there shall be Coinsurance in the amount of 20 percent payable at the time materials are ordered.

**COVERED SERVICES AND MATERIALS**

**EYE EXAMINATION: Up to \$ 45.00\* once every 12 months\*\***

Comprehensive examination of visual functions and prescription of corrective eyewear.

**SPECTACLE LENSES**

Single Vision Up to \$ 52.00\* once every 12 months\*\*

Bifocal Up to \$ 82.00\* once every 12 months\*\*

Trifocal Up to \$101.00\* once every 12 months\*\*

Lenticular Up to \$140.00\* once every 12 months\*\*

**FRAMES: Covered up to \$ 70.00\* once every 12 months\*\***

**CONTACT LENSES**

**ELECTIVE**

Elective Contact Lenses are covered up to \$115.00 once every 12 months\*\*

The Elective Contact Lens allowance applies to both the doctor's fitting and evaluation fees, and to materials.

**NECESSARY**

Necessary Contact Lenses are covered up to \$285.00\* once every 12 months\*\*

Necessary Contact Lenses are a Plan Benefit when specific benefit criteria are satisfied and when prescribed by Covered Person's Doctor.

Contact Lenses are provided in place of spectacle lens and frame benefits available herein.

\*Less Coinsurance and any applicable Copayment.

\*\*beginning with the first day of the Benefit Period.

## **LOW VISION**

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

**Supplemental Testing: Up to \$125.00\*.**

**-Includes evaluation, diagnosis and prescription of vision aids where indicated.**

**Supplemental Aids: 75% of VSP Preferred Provider's fee, up to \$1000.00\***

\*Maximum benefit for all Low Vision services and materials is \$1000.00 every two (2) years and a maximum of two supplemental tests within a two-year period.

Low Vision Services are a Plan Benefit when specific benefit criteria are satisfied and when prescribed by Covered Person's VSP Preferred Provider.

## **OPEN ACCESS PROVIDERS**

### **EXCLUSIONS AND LIMITATIONS OF BENEFITS**

1. Exclusions and limitations of benefits described above for VSP Preferred Provider shall also apply to services rendered by Open Access Providers.
2. Services from an Open Access Provider are in lieu of services from a VSP Preferred Provider.
3. There is no guarantee that the amount reimbursed will be sufficient to pay the cost of services or materials in full.
4. VSP is unable to require Open Access Providers to adhere to VSP's quality standards.

## Exhibit C

### VSP Vision Care, Inc. ADDITIONAL BENEFIT RIDER DIABETIC EYECARE PLUS PROGRAM

#### GENERAL

This Rider lists additional vision care benefits to which Covered Persons of VSP Vision Care, Inc. ("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. Plan Benefits under the Diabetic Eyecare Plus Program are available to Covered Persons who have been diagnosed with type 1 or type 2 diabetes and specific ophthalmological conditions. This Rider forms a part of the Policy or Evidence of Coverage to which it is attached.

#### ELIGIBILITY

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

- Enrollee
- Legal Spouse of Enrollee
- Domestic Partner
- Any child or grandchild of Enrollee, including a natural child or grandchild from date of birth, adopted child or grandchild from the date of adoption, foster child, or other child who is under testamentary or court appointed guardianship of the enrollee from the date of appointment.

Dependent children and grandchildren are covered up to age 26.

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

#### PROGRAM DESCRIPTION

Examples of symptoms which may result in an Covered Person seeking services under DEP Plus may include, but are not limited to:

- blurry vision
- transient loss of vision
- tunnel vision
- trouble focusing
- "floating" spots
- visual distortion

Examples of conditions which may require management under DEP Plus may include, but are not limited to:

- diabetic retinopathy
- rubeosis
- diabetic macular edema
- age-related macular degeneration
- glaucoma

#### PROCEDURES FOR OBTAINING DIABETIC EYECARE PLUS SERVICES

The DEP Plus Program provides Plan Benefits as follows:

1. Covered Person contacts a VSP Network Doctor and makes an appointment.
2. Covered Person pays the applicable Copayment at the time of each DEP Plus Program visit and amounts for any additional services not covered by the Plan.

## **REFERRALS**

If Covered Person's Member Doctor cannot provide Covered Services, 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 DEP Plus, the Member Doctor will refer the Insured 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**  
**VSP PREFERRED PROVIDER**

**COVERED SERVICES**

**Eye Examination:** Covered in full after a Copayment of \$20.00.

**Special Ophthalmological Services:** Covered in Full.

**EXCLUSIONS AND LIMITATIONS OF BENEFITS**

The Diabetic Eyecare Plus Program provides coverage for limited, vision-related medical services. The frequency at which these services may be provided is dependent upon the specific service and the diagnosis associated with such service. A list of covered procedures follows:

1	Corneal pachymetry
2	Intermediate exam, new patient
3	Comprehensive exam, new patient
4	Intermediate exam, established patient
5	Comprehensive exam, established patient
6	Gonioscopy
7	Visual field exam, with interpretation and report; limited
8	Visual field exam, with interpretation and report; intermediate
9	Visual field exam, with interpretation and report; extended
10	Serial tonometry (separate procedure) multiple measure, extended period/time, with interpretation and report; same day
11	Scanning computerized ophthalmic diagnostic imaging, posterior segment, with interpretation and report, optic nerve, bilateral
12	Scanning computerized ophthalmic diagnostic imaging, posterior segment, with interpretation and report, retina, bilateral
13	Provocative tests for glaucoma, with interpretation and report, without tonography
14	Extended ophthalmoscopy with retinal drawing, with interpretation and report; initial



15	Extended ophthalmoscopy with retinal drawing, with interpretation and report; subsequent
16	Fundus photography with interpretation and report
17	Office/outpatient visit, new patient; problem-focused exam with straightforward medical decision
18	Office/outpatient visit, new patient; expanded problem-focused exam with straightforward medical decision
19	Office/outpatient visit, new patient; detailed exam with medical decision of low complexity
20	Office/outpatient visit, new patient; comprehensive exam with medical decision of moderate complexity
21	Office/outpatient visit, new patient; comprehensive exam with medical decision of high complexity
22	Office/outpatient visit, established patient, not requiring physician presence, typically 5 minutes
23	Office/outpatient visit, established patient, problem-focused exam with straightforward medical decision
24	Office/outpatient visit, established patient, expanded problem-focused exam with medical decision of low complexity
25	Office/outpatient visit, established patient, detailed exam with medical decision of moderate complexity
26	Office/outpatient visit, established patient, comprehensive exam with medical decision of high complexity

## NOT COVERED

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

## DIABETIC EYECARE PLUS PROGRAM DEFINITIONS

AMD	Age-related macular degeneration (AMD) is a disease that destroys the clear, “straight ahead” central vision necessary for reading, driving, identifying faces and performing other daily tasks.
Diabetes	A disease where the pancreas has a problem either making, or making and using, insulin.
Type 1 Diabetes	A disease in which the pancreas stops making insulin.
Type 2 Diabetes	A disease in which the pancreas either makes too little insulin or cannot properly use the insulin it makes to convert blood glucose to energy.
Diabetic Retinopathy	A weakening in the small blood vessels at the back of the eye.
Rubeosis	Abnormal blood vessel growth on the iris and the structures in the front of the eye.
Diabetic Macular Edema	Swelling of the retina in diabetes mellitus due to leaking of fluid from blood vessels within the macula.
Glaucoma	A disease in which damage to the optic nerve leads to progressive, irreversible vision loss.
Special Ophthalmological Services	Medical eyecare procedures for the investigation and management of ocular disorders associated with diabetic eye disease, glaucoma and/or AMD.

**PLAN BENEFITS**  
**OPEN ACCESS PROVIDERS**

A Non-Member Provider may require Covered Person to pay for all services in full at the time of the visit. If so, Covered Person should then submit a claim to VSP for reimbursement.

**COVERED SERVICES**

**Eye Examination:** Covered up to \$ 100.00 after a \$20.00 Copayment.

**Special Ophthalmological Services:** Covered up to \$120.00 per individual service.

**EXCLUSIONS AND LIMITATIONS OF BENEFITS**

1. Exclusions and limitations of benefits described above for Member Doctors shall also apply to services rendered by Non-Member Providers.
2. Services from a Non-Member Provider are in lieu of services from a Member Doctor.
3. There is no guarantee that the amount reimbursed will be sufficient to pay the cost of services or materials in full.
4. VSP is unable to require Non-Member Providers to adhere to VSPs quality standards.

**Summary of Benefits and Coverage**  
**VSP Choice Plan**

**Prepared for:** AIMS BENEFIT TRUST  
**Group ID:** 30084413  
**Effective Date:** JANUARY 1, 2019

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	\$0.00 Copay	Reimbursed up to \$45.00	Exam covered in full every 12 months**
	Frames, Lenses or Contacts	Glasses: \$0.00 Copay (lenses and/or frames only); Up to \$60.00 copay for Contact Lens Exam	Frames reimbursed up to \$ 70.00 SV Lenses reimbursed up to \$ 52.00 Bi-Focal Lenses reimbursed up to \$ 82.00 Tri-Focal Lenses reimbursed up to \$101.00 Lenticular Lenses reimbursed up to \$140.00 ECL reimbursed up to \$115.00	Frames covered every 12 months** 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.