

Employee Vision Benefits

Fiore & Sons, Inc.

Vision health is often an afterthought. Regular eye exams and proper eyewear can protect your vision health and may help identify other overall health issues. Find out what your vision benefits can do for you and your family.

VSP network

The VSP network features the nation's largest network of independent doctors, with access to special offers at VSP Premier Edge locations. 83% of VSP doctors offer early morning, evening or weekend hours, and 100% are full-service (offering exams and eyewear). Retail chains include:



Browse and buy eyewear online at eyeconic.com. It is in the VSP network and your vision benefits are applied directly to your online order.

Find VSP network providers at vsp.com.

Can I use my benefits if I visit a provider outside of the network? Yes, if you visit an out-of-network provider, you pay them the full balance and submit a claim with your itemized receipt for reimbursement based on your out-of-network plan benefits. Greater benefits are available with network providers, and they submit the claim for you.

Can I get glasses and contacts in the same year? No. Benefits for frames and contact/eyeglass lenses are combined. Your benefits can be applied to contacts OR glasses during the benefit year. You will not receive an allowance for frames if you already chose to apply your vision benefits to contacts during the same benefit year.

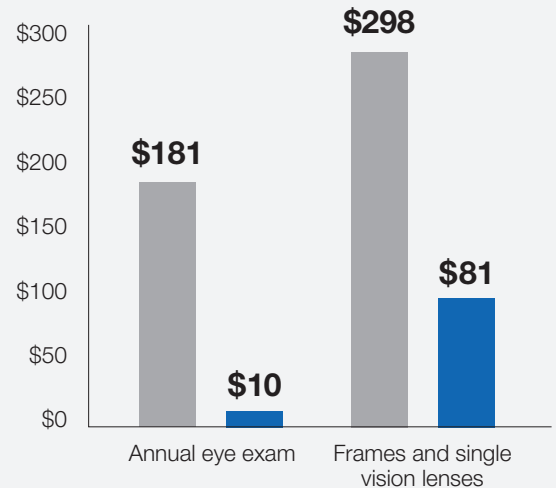


Save more with Ameritas. Ameritas offers money-saving discounts to help with hearing and prescription expenses. These savings arrangements are not insurance and are available to Ameritas plan members at no additional cost to the plan premium. Access savings cards through your secure account at ameritas.com.



For more information, scan the QR code to view your vision plan video.

VSP Network Provider Savings



■ Cost without insurance ■ Member pays

This example reflects average savings. For illustrative purposes, the initial cost without insurance has been estimated. Actual charges may vary.

Find more ways to save with [VSP Exclusive Member Extras](#).

Here to help

Contact VSP for benefit, claims or network questions. 800-877-7195

Contact Ameritas for billing, administration, ID card or network questions. group@ameritas.com 800-487-5553

Manage your vision benefits anytime by downloading the VSP Vision Care App from the Apple or Google app stores.



Vision plan benefits	VSP Choice Network	Out-of-network
Benefit frequencies Exam Eyeglass lenses or contacts Frames		Every 12 months Every 12 months Every 12 months
Deductible The amount you pay before benefits apply, per person per calendar year		\$10 exam \$10 complete pair of glasses or frames, whichever is selected
Annual eye exam	100%	Up to \$45
Lenses Single vision Bifocal Trifocal Lenticular Progressive	100% 100% 100% 100% 100% standard and premium Other progressives up to the provider's lined bifocal contracted fee	Up to \$30 Up to \$50 Up to \$65 Up to \$100 Up to lined bifocal allowance
Frames	\$180*	Up to \$70
Contacts Elective Fit & follow-up exam	Up to \$180 Member cost up to \$60	Up to \$145 No coverage
Prescription safety glasses	Covered in lieu of regular eyeglasses or contacts; lens and frame allowances apply	No coverage

The VSP network provides additional savings on eyewear and laser vision correction.

Amount exceeding retail frame allowance	20% off
Additional prescription glasses	20%-30% off
Non-prescription sunglasses	20%-30% off
Additional savings	Select a featured frame brand and get an extra \$20-\$40 or more to spend
LASIK or PRK laser vision correction	15% average off retail, 5% off promotional price at VSP contracted facilities
Retinal screening	Member cost \$39 or less
Lens options and coatings	Lens options are not covered by these plans. When you visit a network provider, you'll get discounts on a variety of lens options. See member costs below.
Std. polycarbonate (impact-resistant)	\$0 child, \$33 adult
Tints & dyes (except pink I & II)	\$15-\$17
Photochromatic (light-to-dark tinting)	\$31-\$82
Scratch-resistant	\$0
Anti-reflective (anti-glare)	\$43-\$85
Ultraviolet	\$16

Based on applicable laws, reduced costs may vary by doctor location.

SoundCare®. Your vision plan includes hearing care benefits that you can use at the provider of your choice. SoundCare is not tied to a network. After receiving a hearing exam or hearing materials, simply submit a claim to Ameritas for reimbursement. The plan pays **up to \$75 towards your annual hearing exam**. The hearing aid benefit increases over time, and **hearing aid maintenance is covered up to \$40 per year**.

Hearing aid benefit (per ear):
Year 1: \$100 Year 2: \$300 Year 3: \$400