

Vision Plans Schedule of Benefits

Benefits	VISION PLUS Participating & Affiliate Provider*	HIGH OPTION VISION Participating & Affiliate Provider*	PREMIER VISION Participating & Affiliate Provider*	Non-Participating Provider
Examinations				
 Vision Exam 	100% after \$25 copay	100% after \$25 copay	100% after \$0 copay	up to \$45
Prescription Glasses (instead of contacts)				
• Frame	100% after \$25 copay for Frames up to \$120 or Featured Frame Brands up to \$140	100% for Frames up to \$150 or Featured Frame Brands up to \$170	100% for Frames up to \$150 or Featured Frame Brands up to \$170	up to \$70
	(up to \$65 at Costco**)	(up to \$80 at Costco**)	(up to \$80 at Costco**)	
	20% off the amount over your allowance	20% off the amount over your allowance	20% off the amount over your allowance	
 Lenses 				
Single Vision	100%	100%	100%	up to \$30
Lined Bifocal	100%	100%	100%	up to \$50
Lined Trifocal	100%	100%	100%	up to \$65
Note: Polycarbonate for dependent children				
 Lens Enhancements 				
Standard Progressive	100%	100%	100%	up to \$50
Premium Progressive	100% after copay ranging from \$95 to \$105	100% after copay ranging from \$95 to \$105	100% after copay ranging from \$95 to \$105	up to \$50
Custom Progressive	100% after copay ranging from \$150 to \$175	100% after copay ranging from \$150 to \$175	100% after copay ranging from \$150 to \$175	up to \$50
Contacts (instead of glasses)	\$120	\$120	\$150	up to \$105
 Contact Lens Exam (fitting and evaluation) 	100% after copay up to \$60	100% after copay up to \$60	100% after copay up to \$60	
Frequency of Services				
ExaminationPrescription Glasses	Once every 12 months	Once every 12 months	Once every 12 months	Same as Participating &
Frame	Once every 24 months	Once every 24 months	Once every 12 months	Affiliate Provider* for exam, glasses,
Lenses	Once every 24 months	Once every 12 months	Once every 12 months	and contacts
Lens Enhancements	Once every 24 months	Once every 12 months	Once every 12 months	
 Contacts 	Once every 24 months	Once every 12 months	Once every 12 months	

Vision plans are underwritten by Vision Service Plan (VSP)

This is a summary of benefits effective January 1, 2024. This document is intended to provide a condensed explanation of benefits. Please refer to VSP for details.

^{*} Participating Provider network is VSP Choice. Your coverage with a retail chain affiliate provider may be different from the coverage with a Participating Provider.

^{**} Applies to Oahu and participating Neighbor Island Costco Optical locations.