








DirectBenefits

|   | <br><b>Spirit Vision Rider</b> | <br><b>VSP A</b> | <br><b>VSP B</b> | <br><b>EyeMed A</b> | <br><b>EyeMed B</b> |
|---|---|---|---|--|--|
| <b>Cost for individual per month</b>  | \$7.00  | \$12.78 or \$15.97<br><small>FL, MN, MS</small>   | \$9.78 or \$12.22<br><small>FL, MN, MS</small>  | \$12.02 or \$15.02<br><small>FL, MN, MS</small>  | \$9.22 or \$11.53<br><small>FL, MN, MS</small>   |
| <b>Standalone</b>   | No  | Yes   | Yes   | Yes  | Yes  |
| <b>Eye Exams</b>  | \$10 deductible<br><small>EVERY 12 MONTHS</small>   | \$15 deductible<br><small>EVERY 12 MONTHS</small>   | \$15 deductible<br><small>EVERY 12 MONTHS</small>   | \$15 deductible<br><small>EVERY 12 MONTHS</small>  | \$15 deductible<br><small>EVERY 12 MONTHS</small>  |
| <b>Contact Lens Exam &amp; Fitting</b>  | up to \$55 deductible   | \$60 deductible<br><small>EVERY 12 MONTHS</small>   | \$60 deductible<br><small>EVERY 24 MONTHS</small>   | \$15 deductible<br><small>EVERY 12 MONTHS</small>  | \$15 deductible<br><small>EVERY 24 MONTHS</small>  |
| <b>Total Retail Allowance</b><br><small>For frames + lenses or contacts</small> | \$130<br><small>EVERY 24 MONTHS</small>   | \$150<br><small>EVERY 12 MONTHS</small>   | \$150<br><small>EVERY 24 MONTHS</small>   | \$150<br><small>EVERY 12 MONTHS</small>  | \$150<br><small>EVERY 24 MONTHS</small>  |
| <b>Frame + Eyeglass Lens deductible</b>   | \$20 deductible<br><small>EVERY 24 MONTHS</small>   | \$25 deductible<br><small>EVERY 12 MONTHS</small>   | \$25 deductible<br><small>EVERY 24 MONTHS</small>   | \$25 deductible<br><small>EVERY 12 MONTHS</small>  | \$25 deductible<br><small>EVERY 24 MONTHS</small>  |
| <b>Contact deductible</b>   | (instead of lenses and frame)<br>\$20 deductible<br><small>EVERY 24 MONTHS</small>                              | No deductible   | No deductible   | No deductible  | No deductible  |
| <b>Network</b>  | EyeMed Access   | VSP Choice  | VSP Choice  | EyeMed Access  | EyeMed Access  |