

## Vision

The Guardian Life Insurance Company of America

**Option 1:** Visit any doctor with your **Full Feature** plan but save money by visiting any of the 50,000+ locations in the nation's largest vision network, VSP.

Your Vision Plan	Full Feature
Your Network is	VSP Network Signature Plan
<b>Copay</b>	
Exams	\$10
Materials	\$20 <i>Waived for elective contact lenses</i>

Sample of Covered Services	In-Network	Out-of-Network
	<i>You pay (after applicable copay):</i>	
Eye Exams	\$0	Amount over \$46
Single Vision Lenses	\$0	Amount over \$47
Lined Bifocal Lenses	\$0	Amount over \$66
Lined Trifocal Lenses	\$0	Amount over \$85
Lenticular Lenses	\$0	Amount over \$125
Frames	\$0	Amount over \$47
Contact Lenses (elective)	80% of amount over \$120	Amount over \$120
Contact Lenses (medical necessary)	\$0	Amount over \$210
Contact Lenses (evaluation and fitting)	15% off UCR	No discounts
Cosmetic Extras	Avg. 30% off retail price	No discounts
Glasses (additional pair frames/lenses)	20% off retail price	No discounts
Laser Correction Surgery Discount	15% off reg. charge/5% off promo	No discounts
<b>Service Frequencies</b>		
Exams	Every 12 months	
Lenses (for glass or contacts)	Every 12 months	
Frames	Every 24 months	
Network Discounts	Limitless within 12 months of exam	

Pre-Tax Rates per Paycheck	
Single	\$2.19
Employee + Spouse	4.38
Employee + Child(ren)	4.16
Family	7.35

#### Manage Your Benefits:

Go to [www.GuardianAnytime.com](http://www.GuardianAnytime.com) to access information about your benefits including an image of your ID Card. Your online account will be set up within 30 days after your effective date.

#### Find A VSP Provider:

Visit [www.GuardianAnytime.com](http://www.GuardianAnytime.com). Click on "My Account" and select "Find A Provider."