CARRIER:	VSP	Kaiser	MODA		
PLAN:	VSP Choice	Kaiser Plan**	Quartz Plan	Pearl Plan	Opal Plan
Plan Year Maximum	N/A	\$250	\$250*	\$400*	\$600*
Routine Eye Exam	Plan pays 100% after \$10 copay	Covered under medical plan.	Plan pays 100% (up to plan maximum)	Plan pays 100% (up to plan maximum)	Plan pays 100% (up to plan maximum)
Frequency	Every 12 months	As needed	Once per year	Once per year	Once per year
Lenses (Either one pair of	of lenses or contacts)				
Benefit	\$20 copay. Scratch resistant & UV coatings covered in full	Plan pays 100% (up to maximum)**	Plan pays 100% (up to maximum)	Plan pays 100% (up to maximum)	Plan pays 100% (up to maximum)
Frequency	Once every 12 months	Once per plan year	Once per plan year	Once per plan year	Once per plan year
Frames / Contacts					
Benefit	Covered in full up to retail allowance of \$150; 20% off amount over retail allowance for frames	Plan pays 100% (up to maximum)**	Plan pays 100% (up to maximum)	Plan pays 100% (up to maximum)	Plan pays 100% (up to maximum)
Frequency	Once every 12 months	Once per plan year	Specifics below*	Specifics below*	Specifics below*
Non-Prescription Benefit					
	Frame allowance applied to non- prescription sunglasses in lieu of prescription glasses or contacts.	\$100 for non-prescription sunglasses or digital eyestrain computer glasses in lieu of hardware allowance.	Not Covered	Not Covered	Not Covered
* MODA: Exam and hardware charges all apply to the Plan Year Maximum on Moda Plans					
* <u>Frames (MODA)</u> : Age 0 - 16: Once per year Age 17+: Once every two plan years. <u>Contacts:</u> Once per plan year					
** Must be enrolled in a Kaiser Medical Plan to enroll in a Kaiser Vision Plan.					
** Kaiser benefit: Under age 19, No charge for one pair of standard frames and lenses or contacts. Age 19+: Plan pays 100% (up to plan maximum)					