



BENEFITS PLAN – VISION

GENERAL OVERVIEW

All WHIT benefit plans include a January 1st anniversary date, on which rate adjustments are effective. New coverage is available throughout the calendar year, but premium rates may be guaranteed for less than 12 months.

Some of the Trust’s coverages include published rates and are included on this website – Washington Dental Service (WDS) and Vision Service Plan (VSP). The other benefits are available following a request for proposal.

For any questions regarding benefit levels, pricing or to request a quote, please contact Karni Adamson at DiMartino Associates, Inc. karni@dimarinc.com or 206-467-9408 (Seattle) or 1-888-715-8000.

Dental	Washington Dental Service (WDS)
	Willamette Dental – Managed Dental Care
Vision	Vision Service Plan (VSP)
Basic Life/AD&D	Reliance Standard
Long Term Disability	Reliance Standard
Voluntary Personal Accident	Reliance Standard
Voluntary Supplemental Life	Prudential Financial
Voluntary Short Term Disability	American Fidelity

Vision Service Plan (VSP)

For groups with **10 to 1,000** covered employees. Rates effective January 1, 2007 through December 31, 2008. Requires employer contribution of at least 75% of employee-only premium. Includes 4% broker commissions.

BENEFITS	VSP PLAN B OPTION I	VSP MODIFIED PLAN A OPTION II	VSP MODIFIED PLAN A OPTION III
<u>Copayments</u>			
Exam			\$25
Materials			\$25
Combined (Exam + Materials)	\$20	\$20	
<u>Frequency of Benefits</u>			
Exam	1 x each 12 months	1 x each 24 months	1 x each 24 months
Lenses	1 x each 12 months	1 x each 24 months	1 x each 24 months
Frames	1 x each 24 months	1 x each 24 months	1 x each 24 months
RATES	OPTION I	OPTION II	OPTION III
Employee	\$9.43	\$7.40	\$4.80
Employee/Spouse	\$16.17	\$12.74	\$7.61
Employee/Family	\$19.17	\$14.91	\$12.41
Employee/Child(ren)	\$12.42	\$9.58	\$7.75
BENEFITS FOR NON VSP PROVIDER			
Exam	\$40, after applicable copayment		
<u>Lenses</u>			
Single	100% to \$40.00		
Bifocal	100% to \$60.00		
Trifocal	100% to \$80.00		
Lenticular	100% to \$125.00		
Frames	100% up to \$45.00		