



NEW VISION CARE PLAN- California Field Ironworkers Welfare Plan

CA Field Ironworkers members now have a choice of vision plans. Effective January 1, 2003, you can select either the SPECTERA Vision Plan or Vision Service Plan (VSP).

SPECTERA is unique because they have a network of hundreds of independent eye doctors plus several convenient retail optical providers, such as COSTCO, For Eyes, Vista Optical, Wal*Mart, Sterling Optical and many others. You now have a choice of network providers! Retail providers are available on evenings and weekends, and usually do not require an appointment. Some retail providers offer convenient "same day services".

SPECTERA Network Benefits*			Out-of-Network Allowances
Services	Frequency	Coverage	Maximum Reimbursement
Examination	Every 12 Months	100%	\$ 40
Single Vision	Every 12 Months	100%	\$ 40
Bifocals	Every 12 Months	100%	\$ 60
Trifocals	Every 12 Months	100%	\$ 80
Lenticular	Every 12 Months	100%	\$125
Frames- Member	Every 24 Months	100% (large selection)	\$ 45
Frames- Dependents	Every 24 Months	100% (large selection)	\$ 45
Additional Benefit- Frame or Contacts- Members Only (\$10 Copayment)	Every 24 Months	Same coverage as normal Frame and Contact benefit	\$ 45 for Frame \$105 for Contacts
Elective Contacts (Covered Selection)	Every 12 Months	100%	\$105
Elective Contacts (Outside selection)	Every 12 Months	\$105	\$105
Necessary Contacts	Every 12 Months	100%	\$210
*\$10 Exam copayment and \$10 Materials copayment, applies to in-network only			

KEY DIFFERENCES BETWEEN SPECTERA and VSP

- COPAYMENT:** SPECTERA has a \$10 exam and \$10 materials copayment for members and dependents, VSP has a combined \$25 copayment for first service, members and dependents. Spectera savings between \$5-\$15.
- NETWORK:** SPECTERA has a network of hundreds of independent doctors and retail optical providers conveniently located throughout California. VSP has a network of independent doctors only - no retail chain locations.
- ELECTIVE CONTACTS:** SPECTERA provides 100% coverage for over 50 types of conventional contact lenses, or 4 boxes of disposable lenses such as Acuvue, Optima, and other leading brands. Also, no extra charge for the contact lens evaluation, fitting and two follow-up visits. VSP does not have a selection of covered contacts or disposable lenses. VSP's maximum reimbursement is \$105. You are responsible to pay any charges above \$105.
- FRAMES:** COSTCO and hundreds of other SPECTERA retail optical providers have 300-400 popular frame styles covered-in-full, which is more than some VSP network doctors. SPECTERA independent doctors have a minimum of 100 popular frame styles covered in full that have a retail value of \$100-\$125, or use your \$50 Wholesale frame credit towards any other frame. If you select a frame not covered by your plan, SPECTERA providers charge you significantly less than VSP providers.
- LENS OPTIONS:** SPECTERA provides 100% coverage for tinted lenses, ultra-violet (UV), anti-reflective (AR) and scratch resistant coatings received from any network provider.

VALUE ADDED BENEFITS: Lasik Surgery discounts from any of the TLC Laser Eye Centers across the country. Also, 20%-50% off retail prices for progressive lenses, polycarbonate lenses and all other patient upgrades.

NETWORK PROVIDER LOCATOR: Just call SPECTERA's toll-free number 24 hours per day, 7 days per week to locate a provider in your area (800-839-3242) Or, locate a provider and get other information on the SPECTERA web site (www.spectera.com). No claim forms or other paperwork. A member benefit brochure will provide additional information and details. **Please notify your Human Resources Department to enroll into the Spectera Plan.**