

2026 VSP COBRA Member Benefits Summary



A Look at Your VSP Vision Coverage

With VSP and the State of California, your health comes first.



As a VSP® member, you get access to savings and personalized vision care from a VSP network doctor for you and your family.

**COBRA Member
(Employee)**

Value and savings you love.

Save on eyewear and eye care when you see a VSP network doctor. Plus, take advantage of Exclusive Member Extras which provide offers from VSP and leading industry brands totaling more than \$3,000 in savings.

Provider choices you want.



Maximize your benefits at a VSP Premier Edge™ location, including thousands of private practice doctors and Visionworks® retail locations nationwide.

Shop online and connect your benefits.



Prefer to shop online? Eyeconic® is the only in-network, online store for glasses, contacts, and sunglasses for VSP members.

Benefits for a life well lived.

You'll get great care from a VSP network doctor, including a WellVision Exam®. An annual eye exam not only helps you see well, but helps a doctor detect signs of eye conditions and health conditions, like diabetes and high blood pressure.

Enjoy savings on eye care and eyewear.

You can save more on eye care and eyewear. Visit a VSP Premier Edge location to save up to an additional \$49 on your eye exam and retinal screening. Plus, Premier Plan members can enjoy a higher frame allowance of \$250 or a \$200 contact lens allowance, plus a lower materials copay and additional savings on lens enhancements. See the back page for details!

More Ways to Save

**Extra
\$20
to spend on
Featured Frame Brands†**

bebe	Calvin Klein
COLE HAAN	DRAGON
FLEXON	LACOSTE
	and more

See all brands and offers at vsp.com/offers.



**Up to
40%
Savings on
lens enhancements‡**

Questions?

Contact us: 800.400.4569 or stateofcaemployee.vspforme.com

*Coverage with a retail chain may be different or not apply.

†Frame brands and promotion subject to change. Only available to VSP members with applicable plan benefits. Only available at in-network locations. Members who participate in a Medicaid/state-funded plan are not eligible.

‡Savings based on doctor's retail price and vary by plan and purchase selection; average savings determined after benefits are applied. Ask your VSP network doctor for more details.

VSP guarantees member satisfaction from VSP providers only. Coverage information is subject to change. In the event of a conflict between this information and your organization's contract with VSP, the terms of the contract will prevail. Based on applicable laws, benefits may vary by location. In the state of Washington, VSP Vision Care, Inc., is the legal name of the corporation through which VSP does business. TruHearing is not available directly from VSP in the states of California and Washington.

To learn about your privacy rights and how your protected health information may be used, see the VSP Notice of Privacy Practices on vsp.com. Visionworks and Eyeconic are VSP-affiliated companies.

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Classification: Restricted

COBRA Coverage Under the State of California

As a COBRA member, you are eligible to enroll in the plan option you were enrolled in at the time of your qualifying COBRA event. If you'd like to make changes to your plan selection or add or remove dependents, you can do so during open enrollment (if eligible).

Provider Network:

Basic Plan: Advantage

Premier Plan: Choice

Effective Date:

01/01/2026



BOLD = SAVINGS YOU'LL LOVE!

BENEFIT	DESCRIPTION	COPAY
BASIC PLAN Coverage with a VSP Provider		
WELLVISION EXAM	<ul style="list-style-type: none"> Focuses on your eyes and overall wellness Routine retinal imaging One every calendar year 	\$10 or \$0 at Premier Edge locations Up to \$39 or \$0 at Premier Edge locations
ESSENTIAL MEDICAL EYE CARE	<ul style="list-style-type: none"> Retinal imaging for members with diabetes covered-in-full Additional exams and services beyond routine care to treat immediate issues from pink eye to sudden changes in vision or to monitor ongoing conditions such as dry eye, diabetic eye disease, glaucoma, and more. Coordination with your medical coverage may apply. Ask your VSP network doctor for details. Available as needed 	\$5 per exam
PRESCRIPTION GLASSES		
FRAME⁺	<ul style="list-style-type: none"> \$150 frame allowance \$170 Featured Frame Brands allowance 20% savings on the amount over your allowance One frame every calendar year 	\$25
LENSES	<ul style="list-style-type: none"> Single vision, lined bifocal, and lined trifocal lenses Impact-resistant lenses for dependent children One set of lenses every calendar year 	
LENS ENHANCEMENTS⁺	<ul style="list-style-type: none"> Tints/Light-reactive lenses Impact-resistant lenses for adults Standard progressive lenses Premium progressive lenses Custom progressive lenses Average savings of 20-25% on other lens enhancements Every calendar year 	\$0 \$35 \$55 \$95 - \$105 \$150 - \$175
CONTACTS (INSTEAD OF GLASSES)	<ul style="list-style-type: none"> \$110 allowance for contacts and contact lens exam (fitting and evaluation) 15% savings on a contact lens exam (fitting and evaluation) Every calendar year 	\$0

BENEFIT	DESCRIPTION	COPAY
PREMIER PLAN Coverage with a VSP Provider		
WELLVISION EXAM	<ul style="list-style-type: none"> Focuses on your eyes and overall wellness Routine retinal imaging One every calendar year 	\$10 or \$0 at Premier Edge locations Up to \$39 or \$0 at Premier Edge locations
ESSENTIAL MEDICAL EYE CARE	<ul style="list-style-type: none"> Retinal imaging for members with diabetes covered-in-full Additional exams and services beyond routine care to treat immediate issues from pink eye to sudden changes in vision or to monitor ongoing conditions such as dry eye, diabetic eye disease, glaucoma, and more. Coordination with your medical coverage may apply. Ask your VSP network doctor for details. Available as needed 	\$5 per exam
PRESCRIPTION GLASSES		
FRAME⁺	<ul style="list-style-type: none"> \$250 frame allowance \$270 Featured Frame Brands allowance 20% savings on the amount over your allowance \$135 Walmart/Sam's Club/Costco frame allowance One frame every calendar year 	\$10
LENSES	<ul style="list-style-type: none"> Single vision, lined bifocal, and lined trifocal lenses Impact-resistant lenses for dependent children One set of lenses every calendar year 	
LENS ENHANCEMENTS⁺	<ul style="list-style-type: none"> Tints/Light-reactive lenses Impact-resistant lenses for adults Standard progressive lenses Premium progressive lenses Custom progressive lenses Average savings of 30% on other lens enhancements Every calendar year 	\$0 \$15 \$0 \$40 - \$50 \$95 - \$120
CONTACTS (INSTEAD OF GLASSES)	<ul style="list-style-type: none"> \$200 allowance for contacts and contact lens exam (fitting and evaluation) 15% savings on a contact lens exam (fitting and evaluation) Every calendar year 	\$0

ADDITIONAL SAVINGS	Glasses and Sunglasses <ul style="list-style-type: none"> Discover all current eyewear offers and savings at vsp.com/offers. 20% savings on unlimited additional pairs of prescription or non-prescription glasses/sunglasses, including lens enhancements, from a VSP provider within 12 months of your last WellVision Exam. 	
	Laser Vision Correction <ul style="list-style-type: none"> Average of 15% off the regular price; discounts available at contracted facilities. 	
	Exclusive Member Extras <ul style="list-style-type: none"> Save up to 60% on digital hearing aids with TruHearing. Visit vsp.com/offers/special-offers/hearing-aids for details. Contact lens rebates, lens satisfaction guarantees, and more offers at vsp.com/offers. Everyday savings on entertainment, health and wellness, travel, and more with VSP Simple Values. 	
YOUR MONTHLY PREMIUM	Basic Plan: \$8.26 Member only \$8.26 Member + one	Premier Plan: \$17.06 Member only \$25.69 Member + one

YOUR COVERAGE GOES FURTHER IN-NETWORK

With so many in-network choices, VSP makes it easy to get the most out of your benefits. You'll have access to private practice, retail,⁺ and online in-network choices. Log in to vsp.com to find an in-network provider.