



FLEX PLAN SAVINGS TO THE EMPLOYEE

The example below illustrates the cost advantages of a MADEIRA CITY SCHOOLS employee choosing **Vision Benefits of America (VBA)** versus obtaining vision care on their own.

EXAMPLE:	With VBA Plan	Typical Retail Cost*
Vision Exam:	100%	\$ 65.00
Frame: Luxottica Brooks Brothers Collection	\$ 7.90 Charge Over Frame Allowance	\$ 169.00
Lenses:		
Bifocals	100%	\$ 95.00
Scratch Resistant Coatings	100%	45.00
Gradient Lens Tints	100%	16.00
UV Protective Coatings	100%	16.00
Copayment Amount:	\$ 0	N/A
Premiums: <i>(\$9.90 x 12 months)</i>	<u>\$118.80</u>	<u>N/A</u>
Sub Total:	\$126.70	\$ 406.00
Additional Savings Through Payroll Reduction Plan: <i>(Assuming 15% Tax Bracket** and 7.65% FICA)</i>	<- <u>26.90</u> >	<u>N/A</u>
ADJUSTED TOTAL COSTS:	\$ 99.80	\$ 406.00

TOTAL SAVINGS REALIZED THROUGH VISION BENEFITS OF AMERICA

75%***

OFF RETAIL

* Typical retail costs based upon the results of a recent survey.

** Actual savings will vary with individual's income tax bracket.