May 1, 2023



KIMBERLY PALMORE COMMUNITY SCHOOL FOR CREATIVE EDUCATION 2111 INTERNATIONAL BLVD OAKLAND, CA 94606-4903

Dear KIMBERLY PALMORE:

Thank you for choosing VSP® Vision Care. We put your employees first and guarantee their satisfaction. As the only national not-for-profit vision company, VSP gives you:

- Lowest employee out-of-pocket costs
- Reduced healthcare costs
- World Class Service

Your current plan term expires on August 31, 2023. But it's easy to continue your coverage. After evaluating your underwriting pool, your new rate and renewal period are below:

Group Name/Number:	COMMUNITY SCHOOL FOR CREATIVE EDUCATION / 30027977
Renewal Period:	September 1, 2023 - August 31, 2025
Current Plan Frequency:	12 / 12 / 24
Current Copay:	\$25.00 Exam / \$0.00 Materials
Current Allowance:	\$130.00 Retail Frame / \$130.00 Elective Contact Lenses
Current Rates:	\$6.77 / 14.13 / 20.30
Renewal Rates:	\$6.11 / 12.76 / 18.32
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Rates include all applicable taxes and health assessment fees known as of the date of your renewal.

Enhanced Contact Lens Benefit- This benefit design allows members to use their full contact lens allowance toward contact lenses and provides both standard and premium fit contact lens wearers a covered-in-full contact lens exam after a copay that will never exceed \$60.

Enjoy Continuous Coverage. To renew, simply sign in the space provided below, fax it back to 916.463.3926, and keep a copy, as this letter serves as your Notice of Renewal. Once we receive this signed letter, we'll send you the renewal contract. Please review carefully; some provisions may have changed from your prior contract.

Authorized Group Representative Signature of COMMUNITY SCHOOL FOR CREATIVE EDUCATION

Please let me know if you have any questions about your VSP plan, or would like to see additional options to enhance your benefit or lower your premium. We appreciate the opportunity to provide you and your employees with smarter savings, better choices, and world class care.

Cordially,

cc: IRENE HUGHES HUB INTERNATIONAL INSURANCE SE 44 2ND ST SAN FRANCISCO, CA 94105-3440 Bryan Grimm (800) 216-6248