Using your VSP benefit is easy.

- **Register at vsp.com.** Once your plan is effective, review your benefit information.
- **Find an eyecare provider who’s right for you.** The decision is yours to make—choose a VSP provider or any out-of-network provider. To find a VSP provider, visit vsp.com or call 800.877.7195.
- **At your appointment, tell them you have VSP.** There’s no ID card necessary. If you’d like a card as a reference, you can print one on vsp.com.

That’s it! We’ll handle the rest—there are no claim forms to complete when you see a VSP provider.

Best Eye Care

You’ll get the highest level of care, including a WellVision Exam™—the most comprehensive exam designed to detect eye and health conditions. Plus, when you see a VSP provider, you’ll get the most out of your benefit, have lower out-of-pocket costs, and your satisfaction is guaranteed.

Choice in Eye wear

From classic styles to the latest designer frames, you’ll find hundreds of options. Choose from featured frame brands, like Anne Klein, bebe®, Calvin Klein, Flexon®, Lacoste, Nike, Nine West, and more1. Visit vsp.com to find a provider who carries these brands.

Plan Information

**VSP Coverage Effective Date:** January 1, 2016

**VSP Provider Network:** VSP Advantage

**Open Enrollment:** September 14 - October 9, 2015

*New lenses will be approved every calendar year if the new prescription differs from the original by at least .50 diopter sphere or cylinder, there’s a change in the axis of 15 degrees or more, or a difference in vertical prism greater than one prism.

Plan Information

Visit vsp.com or call 800.877.7195 for more details on your vision coverage and exclusive savings and promotions for VSP members.

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Description</th>
<th>Copay</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Your Coverage with VSP Providers</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>WellVision Exam</strong></td>
<td>Focuses on your eyes and overall wellness</td>
<td>$10</td>
</tr>
<tr>
<td><strong>Prescription Glasses</strong></td>
<td>$95 allowance on a wide selection of frames</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Frame</strong></td>
<td>$115 for featured frame brands</td>
<td></td>
</tr>
<tr>
<td><strong>Lenses</strong></td>
<td>20% savings on the amount over your allowance</td>
<td></td>
</tr>
<tr>
<td><strong>Lens Enhancements</strong></td>
<td>Standard progressive lenses</td>
<td>$55</td>
</tr>
<tr>
<td><strong>Contacts (instead of glasses)</strong></td>
<td>$120 allowance for contacts and contact lens exam (fitting and evaluation)</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Glasses and Sunglasses</strong></td>
<td>Extra $20 to spend on featured frame brands. Go to vsp.com/specialoffers for details.</td>
<td></td>
</tr>
<tr>
<td><strong>Computer Vision Exam</strong></td>
<td>Evaluates your needs related to computer use</td>
<td>$10</td>
</tr>
<tr>
<td><strong>Frame</strong></td>
<td>$95 allowance for a wide selection of frames</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Lenses</strong></td>
<td>20% off the amount over your allowance</td>
<td></td>
</tr>
</tbody>
</table>

**Extra Savings**

- **Laser Vision Correction**
  - Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities

**Your Coverage with Out-of-Network Providers**

Visit vsp.com for details, if you plan to see a provider other than an Advantage provider.

- **Exam** up to $50
- **Frame** up to $60
- **Single Vision Lenses** up to $45
- **Lined Bifocal Lenses** up to $65
- **Lined Trifocal Lenses** up to $85
- **Contacts** up to $110

VSP guarantees coverage from VSP network 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.

1. Brands/Promotions subject to change.

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