You'll like what you see with VSP.

Best value.
You'll enjoy the lowest out-of-pocket costs in individual vision care, saving you hundreds of dollars on your eye exam and glasses.

Best care.
VSP doctors offer a WellVision Exam®—the most comprehensive eye exam that aids in early detection of health conditions. You’ll get personalized care from VSP doctors who have the highest industry credentials.

Best choices.
When you see a VSP doctor, you’ll get the most out of your benefit. Choose from the nation’s largest network of independent doctors who carry a wide selection of name-brand frames for your style and budget.

Using your VSP benefit is easy.

Register at vsp.com. Once your annual plan is effective, review your benefit information.

Find a VSP doctor who’s right for you. To find a VSP doctor, visit vsp.com. Choose a Premier Program location to get the most out of your eye care experience.

At your appointment, tell them you have VSP. There’s no ID card necessary.

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

Exclusive Member Extras

Get an Extra $20 to spend when you choose a featured frame brand like bebe®, Calvin Klein, Cole Haan, Flexon®, Lacoste, Nike, Nine West and more!² Visit vsp.com to find a VSP doctor who carries these brands and to see all of your Exclusive Member Extras.

We guarantee your satisfaction. If you’re not 100% happy with the eye care and eyewear you receive from a VSP doctor, we’ll make it right.
### VSP Vision Benefits Summary

**VSP Individual Plan:** EasyOptions Plan  
**VSP Doctor Network:** VSP Choice (36,000 doctors nationwide)

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Description</th>
<th>Copay</th>
<th>Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>WellVision Exam</strong></td>
<td>• A comprehensive eye exam focuses on your eyes and overall wellness</td>
<td>$15</td>
<td>Every 12 Months</td>
</tr>
<tr>
<td><strong>Prescription Glasses</strong></td>
<td></td>
<td>$25</td>
<td></td>
</tr>
</tbody>
</table>
| **Frame** | • $150 allowance for a wide selection of frames OR  
  • $170 allowance on a featured frame brand  
  • 20% savings on the amount over your allowance | Included with Prescription Glasses | Every 12 Months |
| **Lenses** | • Single vision, lined bifocal, and lined trifocal lenses  
  • Impact-resistant (polycarbonate) lenses for children | Included with Prescription Glasses | Every 12 Months |
| **Lens Enhancements** | • Progressive lenses (no-line bifocals, ranging from standard to custom)  
  • Light-to-dark lens tinting (photochromic adaptive lenses)  
  • Average 20-25% savings on other lens enhancements | $55 - $175  
  $70 - $82 | Every 12 Months |
| **Contacts (instead of glasses)** | • $150 allowance for contacts and contact lens exam (fitting and evaluation)  
  • 15% savings on a contact lens exam | $0 | Every 12 Months |
| **EasyOptions Upgrades** | • Fully covered no-line bifocals (progressive lenses)  
  • Fully covered light-to-dark lens tinting (photochromic adaptive lenses)  
  • Increased frame allowance to $230  
  • Increased contact lens allowance to $230 | | |

**Extra Savings**  
Visit vsp.com to view over $2,500 in savings available only to VSP members.

- **Glasses and Sunglasses**  
  • Extra $20 to spend on a featured frame brand, which is on top of your frame allowance. Simply choose a featured frame brand from your VSP doctor and the Extra $20 will be automatically applied to your purchase.  
  • 20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP doctor within 12 months of your last WellVision Exam

- **Retinal Screening**  
  • No more than $39 copay on routine retinal screenings as an enhancement to your WellVision Exam.

- **TruHearing® Hearing Program**  
  • Up to $2,400 on hearing aids for you and your family. Visit vsp.truhearing.com or call 877.396.7194 (not available in the state of WA)

- **Contact Lens Rebate**  
  • Receive up to $140 in savings on Bausch + Lomb contact lenses.

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

You can choose the doctor who’s right for you. If you see an out-of-network provider, your benefit will differ and you’ll be required to submit a claim for reimbursement. Once your benefit is effective, login to vsp.com for details.

<table>
<thead>
<tr>
<th>Item</th>
<th>Labor Costs</th>
<th>Material Costs</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Examinations</strong></td>
<td>up to $45</td>
<td></td>
</tr>
<tr>
<td><strong>Single Lenses</strong></td>
<td>up to $30</td>
<td></td>
</tr>
<tr>
<td><strong>Trifocal Lenses</strong></td>
<td>up to $65</td>
<td></td>
</tr>
<tr>
<td><strong>Contacts</strong></td>
<td>up to $105</td>
<td></td>
</tr>
<tr>
<td><strong>Frame</strong></td>
<td>up to $70</td>
<td></td>
</tr>
<tr>
<td><strong>Bifocal Lenses</strong></td>
<td>up to $50</td>
<td></td>
</tr>
<tr>
<td><strong>Progressive Lenses</strong></td>
<td>up to $50</td>
<td></td>
</tr>
</tbody>
</table>

**Note:** Submit your itemized claim to VSP, Attention: Claim Services, P.O. Box 385018, Birmingham, AL 35238-5018.

**Renewing your Annual Plan**  
Your plan will automatically renew at the end of your annual policy period and your payment information you provided will be automatically charged for the appropriate amount. We’ll remind you 60 days in advance of your renewal. Any changes to your plan must be made prior to your renewal date.

**Automatic Payment**  
VSP will automatically charge the form of payment you provided, on or around the 15th of the month. If you selected the monthly payment option for your annual contract term, you’re obligated to pay the required annual premium in twelve (12) monthly installments, regardless of when the benefits are used.

Based on applicable laws, benefits may vary by location.

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2. Brands/Promotions subject to change.  
3. Coverage terms and conditions are set forth in the policy under which the individual consumer is insured, and such terms and conditions vary according to the laws of the state in which the policy was issued.

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