



## Welcome to VSP® Vision Care!

You've made the right decision to enroll in an individual vision plan from VSP. As the only national not-for-profit vision care company, we put members first and we're committed to your wellness over profit. With you as our focus, you'll receive the best value, care, and choices in eyecare and eyewear.



**BROKER SERVICES**  
A division of Morgan White Group

### 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.** Only 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 doctors who carry a wide selection of name-brand frames for your style and budget.

### Using your VSP benefit is easy.

- **Review your benefit information.**  
Once your benefit is effective, register and sign on to [vsp.com](http://vsp.com) using your member ID number for coverage details and Exclusive Member Extras.
- **Find a VSP doctor who's right for you.**  
To find a VSP doctor near you, visit [vsp.com](http://vsp.com) or call **877.759.5758**.
- **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 Anne Klein, bebe®, Calvin Klein Collection, Flexon®, Lacoste, Nike, Nine West and more! Visit [vsp.com](http://vsp.com) to find a VSP doctor who carries these brands and to see hundreds of eyewear options.

See why we're  
consumers' #1  
choice in vision care.

Contact us.  
[vsp.com](http://vsp.com) | 877.759.5758



# Your VSP Vision Benefits Summary

VSP Individual Plan: 130 Voluntary  
VSP Doctor Network: VSP Choice

Visit [vsp.com](http://vsp.com) for personalized coverage details and exclusive savings for VSP members.

Benefit	Description	Copay	Frequency
<b>Your Coverage with a VSP Doctor</b>			
<b>WellVision Exam</b>	• Focuses on your eyes and overall wellness	\$15	Every 12 months
<b>Prescription Glasses</b>		\$25	See Frame and Lenses
<b>Frame</b>	• \$130 allowance for a wide selection of frames <b>OR</b> • \$150 allowance for featured frame brands • 20% savings on the amount over your allowance	Included with Prescription Glasses	Every 24 months
<b>Lenses</b>	• Single vision, lined bifocal, and lined trifocal lenses • Impact-resistant (polycarbonate) lenses for children	Included with Prescription Glasses	Every 12 months
<b>Lens Enhancements</b>	• Progressive lenses (no-line bi/trifocals, 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
<b>Contacts (instead of glasses)</b>	• \$130 allowance for contacts and contact lens exam (fitting and evaluation) • 15% savings on a contact lens exam	\$0	Every 12 months
<b>Extra Savings</b>	<b>Glasses and Sunglasses</b> • 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.		
	<b>Laser Vision Correction</b> • Average 15% savings on the regular price or 5% savings on the promotional price from contracted facilities.		
	<b>TruHearing Program</b> • Up to \$2,400 savings on hearing aids for you and your family. Visit <a href="http://vsp.truhearing.com">vsp.truhearing.com</a> or call <b>877.396.7194</b> . (Not available in the state of WA)		
	<b>Exclusive Member Extras</b> • Visit <a href="http://vsp.com">vsp.com</a> to view over \$2,500 in savings available only to VSP members.		

## Renewing your Plan

Your plan will automatically renew at the end of your policy period and your payment information you provided us will be automatically charged for the appropriate amount. We'll remind you 60 days in advance of your renewal—in case you wish to make any changes to your plan prior to your renewal date. For questions about your VSP coverage, visit [vsp.com](http://vsp.com) or call us at **877.759.5758**.

## Member Satisfaction

You have 30 days after your effective date to examine your plan risk-free. If within 30 days you're dissatisfied with the plan you may return it and obtain a refund of any premium paid. If you return this policy, you will be responsible for payment in full of any services received or materials purchased from the policy effective date to the date the policy is returned. If you selected the monthly payment option for your annual benefit term, you've agreed to pay the required annual premium in twelve (12) payments. To provide new payment information or request cancellation, please call us at **877.759.5758**.

\*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.

Based on applicable laws, benefits may vary by location.

We guarantee your satisfaction.  
If you're not 100% happy with the  
eyecare and eyewear you receive  
from a VSP doctor, we'll make it right.

Contact us. [vsp.com](http://vsp.com) | **877.759.5758**

Consumers' #1 Choice in Vision Care – Ipsos National Vision Plan Member Research, 2012.

1. Brands/promotion subject to change.

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