



# Welcome to VSP!

## Get the best in eye care and eyewear with VSP® Vision Care.

You've made the right decision to enroll in an individual vision plan. At VSP, we invest in the things you value most—the best care at the lowest out-of-pocket costs. Because we're the only national not-for-profit vision care company, you can trust that we'll always put your wellness first.

### 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 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](https://vsp.com).**  
Once your plan is effective, review your benefit information. You'll login using your member ID number on your ID card.
- **Find a VSP doctor who's right for you.**  
To find a VSP doctor, visit [vsp.com](https://vsp.com) or call **800.785.0699**.
- **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, Flexon®, Lacoste, Nike, Nine West and more! Visit [vsp.com](https://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.  
**800.785.0699 | [vsp.com](https://vsp.com)**

# Your VSP Vision Benefits Summary



VSP Individual Plan: Standard Plan  
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<sup>2</sup></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>                                       | • \$120 allowance for a wide selection of frames <b>OR</b><br>• \$140 allowance on a featured frame brand<br>• 20% savings on the amount over your allowance   | Included with Prescription Glasses | Every 12 Months      |
| <b>Lenses</b>                                      | • Single vision, lined bifocal, and lined trifocal lenses<br>• 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)<br>• Light-to-dark lens tinting (photochromic adaptive lenses)<br>• Average 20-25% savings on other lens enhancements   | \$55 - \$175<br>\$70 - \$82        | Every 12 Months      |
| <b>Contacts (instead of glasses)</b>               | • \$120 allowance for contacts and contact lens exam (fitting and evaluation)<br>• 15% savings on a contact lens exam  | \$0                                | Every 12 Months      |
| <b>Extra Savings</b>                               | <b>Glasses and Sunglasses</b><br>• 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.<br>• 20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP doctor within 12 months of your last WellVision Exam. |                                    |                      |
|  | <b>Retinal Screening</b><br>• No more than a \$39 copay on routine retinal screenings as an enhancement to your WellVision Exam.   |                                    |                      |
|  | <b>Laser Vision Correction</b><br>• Average 15% savings on the regular price or 5% savings on the promotional price from contracted facilities.  |                                    |                      |
|  | <b>TruHearing<sup>®</sup> Program</b><br>• 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> .<br>(Not available in the state of WA)   |                                    |                      |
|  | <b>Exclusive Member Extras</b><br>• 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 **800.785.0699**.

## 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. To update your payment information, call us at **800.785.0699**.

## Your Coverage with an Out-of-Network Doctor

If you choose to see a provider other than a VSP network doctor, login to [vsp.com](http://vsp.com) for your out-of-network coverage details and reimbursement schedule. Submit your itemized claim to VSP, P.O. Box 997105, Sacramento, CA 95899-7105.

Based on applicable laws, benefits may vary by location.

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.

**800.785.0699 | [vsp.com](http://vsp.com)**

Consumers' #1 Choice in Vision Care - Blueocean Market Intelligence National Vision Plan Member Research, 2014.

1. Brands/Promotion subject to change. 2. 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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