



Welcome  
to VSP.®

## Get access to the best in eye care and eyewear with VSP.

You've made the right decision to enroll in an Individual Vision Plan. Vision care is personal and so is your relationship with your eye doctor. As a member, you'll receive access to care from great eye doctors, quality eyewear, and the affordability you deserve, all at the lowest out-of-pocket costs.

### Using your VSP benefit is easy.

#### 1. Create an account on [vsp.com](http://vsp.com).

Once your plan is effective, login using your member ID# on your ID card to:

- See coverage details and your previous VSP network doctor visits.
- Manage your account and update payment information safely and securely.
- Get insights into your plan savings and tips to maximize your benefits.

#### 2. Find a VSP network doctor who's right for you.

- Keep your doctor, or choose from our network of 33,000 providers.
- To find a VSP network doctor, visit [vsp.com](http://vsp.com) or call **800.785.0699**.
- Choose a Premier Program location to get the most out of your benefits at one convenient location.

#### 3. Get a comprehensive eye exam and the perfect eyewear.

- At your appointment, provide your member ID# on your ID card and you're all set.

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

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

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



vsp individual  
vision plans



With VSP Exclusive Member Extras we put our members first by providing special offers from leading industry brands.

- TruHearing – Enjoy savings of up to 60% on a pair of digital hearing aids for you and your extended family members.<sup>1</sup>
- Save on contacts, LASIK procedures, plus much more.
- Visit [vsp.com/specialoffers](http://vsp.com/specialoffers) to view current offers.

# Your VSP Vision Benefits Summary



## VSP Individual Plan: Standard Plan

Benefit	Description	Copay	Frequency
<b>Your Coverage with a VSP Doctor<sup>2</sup></b>			
<b>WellVision Exam</b>	<ul style="list-style-type: none"> <li>Focuses on your eyes and overall wellness</li> </ul>	\$15	Every 12 months
<b>Prescription Glasses</b>		\$25	See Frame and Lenses
<b>Frame</b>	<ul style="list-style-type: none"> <li>\$150 allowance for a wide selection of frames <b>OR</b></li> <li>\$170 allowance on a featured frame brand</li> <li>20% savings on the amount over your allowance</li> </ul>	Included with Prescription Glasses	Every 12 months
<b>Lenses</b>	<ul style="list-style-type: none"> <li>Single vision, lined bifocal, and lined trifocal lenses</li> <li>Impact-resistant (polycarbonate) lenses for children</li> </ul>	Included with Prescription Glasses	Every 12 months
<b>Lens Enhancements</b>	<ul style="list-style-type: none"> <li>Progressive lenses (standard, premium or custom)</li> <li>Anti-glare</li> <li>Light-to-dark tinting (photochromic adaptive lenses)</li> <li>Impact-resistant (polycarbonate) lenses</li> <li>Scratch-resistant coating</li> <li>Tinted (colored) lenses</li> <li>UV protection</li> <li>Average 20-25% savings on other lens enhancements</li> </ul>	\$55 - \$175 \$41 - \$85 \$70 - \$82 \$31 - \$35 \$17 - \$33 \$15 - \$17 \$16	Every 12 months
<b>Contacts (instead of glasses)</b>	<ul style="list-style-type: none"> <li>\$150 allowance for contacts and contact lens exam (fitting and evaluation)</li> <li>15% savings on a contact lens exam</li> </ul>	\$0	Every 12 months
<b>Extra Savings</b>	<b>Glasses and Sunglasses</b> <ul style="list-style-type: none"> <li>Extra \$20 to spend on a featured frame brand, which is on top of your frame allowance.<sup>3</sup> Simply choose a featured frame brand from your VSP doctor and the extra \$20 will be automatically applied to your purchase.</li> <li>20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP doctor within 12 months of your last WellVision Exam.</li> </ul>		
	<b>Retinal Screening</b> <ul style="list-style-type: none"> <li>No more than a \$39 copay on routine retinal screenings as an enhancement to your WellVision Exam.</li> </ul>		
	<b>Laser Vision Correction</b> <ul style="list-style-type: none"> <li>Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities.</li> </ul>		
<b>Your Coverage with Out-of-Network Providers</b>			
You get more coverage with a VSP network doctor. Visit <a href="http://vsp.com">vsp.com</a> for details, if you plan to see a provider other than a VSP network provider.			
Exam.....	up to \$45	Single Lenses.....	up to \$30
Trifocal Lenses.....	up to \$65	Contacts.....	up to \$105
Frame.....	up to \$70	Bifocal Lenses.....	up to \$50
Progressive Lenses.....	up to \$50		
Note: If you choose to see an out-of-network provider, you'll receive less coverage. Payment is expected at the time of your visit. Following your appointment, submit your itemized claim to Vision Service Plan, Attention: Claim Services, P.O. Box 385018, Birmingham, AL 35238-5018. Out-of-network coverage is not available in the states of Massachusetts and Washington, and coverage varies in the state of Maryland.			

### Renewing your Annual Plan

Your plan will automatically renew at the end of your annual policy period and the payment information you provided us 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 within 30 days of your renewal date. For questions, 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 at enrollment. If you selected the monthly payment option for your annual contract term, you'll be charged each month of your policy as you're required to pay the annual premium in twelve (12) monthly installments, regardless of when the benefits are used. To update your payment information, log in to [vsp.com](http://vsp.com) - to access your account or call us at **800.785.0699**.

Based on applicable laws, benefits may vary by location.

- Offer not available in Washington.
- 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.
- Brands/Promotions subject to change.