

Get the best in eye care and eyewear with National Insurance Services Vision Block and VSP® Vision Care.

Why enroll in 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.

- High Quality Vision Care. You'll get the best care from a VSP provider, including a WellVision Exam[®]—the most comprehensive exam designed to detect eye and health conditions.
- Choice of Providers. The decision is yours to make—choose a VSP doctor, a participating retail chain, or any out-of-network provider.
- Great Eyewear. It's easy to find the perfect frame at a price that fits your budget.

Save with VSP Coverage	Without VSP Coverage	With VSP Coverage	
Eye Exam	\$163	\$10	
Frame	\$170	\$25	
Single Vision Lenses	\$90		
Photochromic Adaptive Lenses	\$109	\$70	
Anti-reflective Coating \$113		\$69	
Member-only Annual Contribution	N/A	\$98.40	
Total	\$645	\$272.40	

Comparison based on national averages for comprehensive eye exams and most commonly purchased brands

NOTE: Dollar amounts in the savings chart are estimates and don't reflect additional discounts from current VSP offers and promotions.

Average Annual Savings with a VSP Provider: \$372.60



Using your VSP benefit is easy.

- Create an account at vsp.com. Once your plan is effective, review your benefit information.
- Find an eye care provider who's right for you.
 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.

Choice in Eyewear

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

Your VSP Vision Benefits Summary



National Insurance Services Vision Block and VSP provide you with an affordable eye care plan.

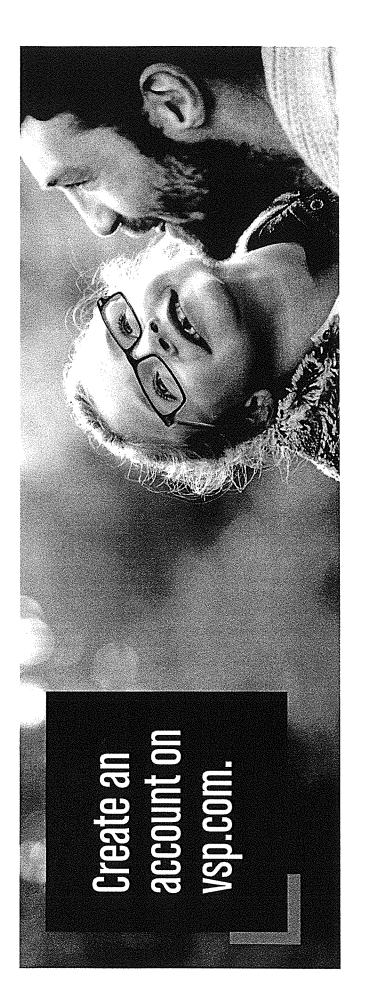
VSP Provider Network: VSP Choice

Benefit	Description	Copay	Frequency
	Your Coverage with a VSP Provider		
WellVision Exam	Focuses on your eyes and overall wellness	\$10	Every plan year*
Prescription Glasses		\$25	See frame and lenses
Frame	 \$170 allowance for a wide selection of frames \$190 allowance for featured frame brands 20% savings on the amount over your allowance \$95 Costco® frame allowance 	Included in Prescription Glasses	Every other plan year
Lenses	Single vision, lined bifocal, and lined trifocal lenses Polycarbonate lenses for dependent children	Included in Prescription Glasses	Every plan year
Lens Enhancements	 Standard progressive lenses Premium progressive lenses Custom progressive lenses Average savings of 20-25% on other lens enhancements 	\$55 \$95 - \$105 \$150 - \$175	Every plan year
Contacts (instead of glasses)	\$150 allowance for contacts; copay does not apply Contact lens exam (fitting and evaluation)	Up to \$60	Every plan year
Diabetic Eyecare Plus Program	 Services related to diabetic eye disease, glaucoma and age-related macular degeneration (AMD). Retinal screening for eligible members with diabetes. Limitations and coordination with medical coverage may apply. Ask your VSP doctor for details. 	\$20	As needed
Extra Savings	Glasses and Sunglasses Extra \$20 to spend on featured frame brands. Go to vsp.com/specials 20% savings on additional glasses and sunglasses, including lens en months of your last WellVision Exam. Retinal Screening No more than a \$39 copay on routine retinal screening as an enhanc Laser Vision Correction Average 15% off the regular price or 5% off the promotional price; dis	hancements, from	ion Exam
Your Monthly Contribution	\$8.20 Member only \$16.43 Member + spouse \$17.56 Member + child(re	en) \$28.09 Membe	er + family
	Your Coverage with Out-of-Network Providers		
/isit vsp.com for details, if Exam Frame Single Vision Lenses	up to \$70 Lined Trifocal Lensesup to \$65		up to \$50 up to \$105

Coverage with a participating retail chain may be different. Once your benefit is effective, visit vsp.com for details. 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.

*Plan year begins in September

Contact us. 800.877.7195 | vsp.com



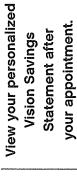
Discover the information you need:











Extras that maximize

who's right for you Find a provider

is effective, check Once your benefit

your coverage.

and your family.

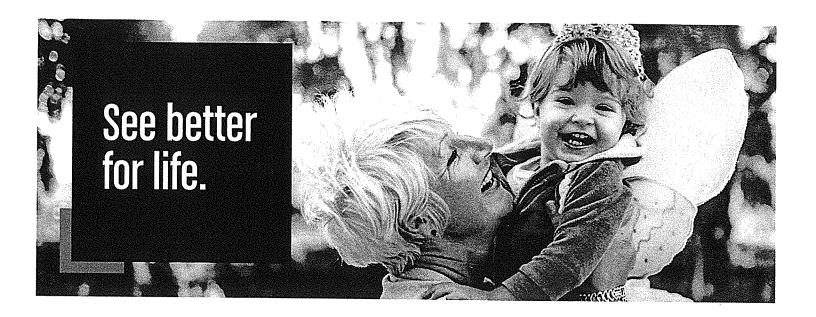


Print a member you'd like one. vision card if

Create your account on vsp.com today!

your savings.





Welcome to VSP^{*}!

Life is better in focus, and we make your overall eye health and wellness our top priorities. As a VSP member, you have access to the best care and cutting-edge technologies at the lowest out-of-pocket costs.



Get started at vsp.com:



Check your VSP vision coverage and find a provider who's right for you and your family.



Take advantage of Exclusive Member Extras, like an extra \$20 on featured frame brands to save even more on your eyewear. Visit a Premier doctor for additional bonus offers.



Print a Member Vision Card—if you'd like one. There's no ID card necessary—just tell your provider you have VSP.

You deserve personalized and affordable vision care. That's why we're committed to ensuring that you experience a lifetime of good vision.

YOUR VISION & HEALTH COME FIRST WITH VSP

Create an account, find your local VSP provider, and see your benefit at vsp.com today!

Questions? vsp.com | 800.877.7195