

# Protect your vision with VSP.



## 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
<b>Total</b>	<b>\$645</b>	<b>\$272.40</b>

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](http://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](http://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](http://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](http://vsp.com) to find a Premier Program location who carries these brands.

Enroll in VSP today. You'll be glad you did.  
Contact us. **800.877.7195**  
[vsp.com](http://vsp.com)

# 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
<b>Your Coverage with a VSP Provider</b>			
<b>WellVision Exam</b>	<ul style="list-style-type: none"> <li>Focuses on your eyes and overall wellness</li> </ul>	\$10	Every plan year*
<b>Prescription Glasses</b>		\$25	See frame and lenses
<b>Frame</b>	<ul style="list-style-type: none"> <li>\$170 allowance for a wide selection of frames</li> <li>\$190 allowance for featured frame brands</li> <li>20% savings on the amount over your allowance</li> <li>\$95 Costco® frame allowance</li> </ul>	Included in Prescription Glasses	Every other plan year
<b>Lenses</b>	<ul style="list-style-type: none"> <li>Single vision, lined bifocal, and lined trifocal lenses</li> <li>Polycarbonate lenses for dependent children</li> </ul>	Included in Prescription Glasses	Every plan year
<b>Lens Enhancements</b>	<ul style="list-style-type: none"> <li>Standard progressive lenses</li> <li>Premium progressive lenses</li> <li>Custom progressive lenses</li> <li>Average savings of 20-25% on other lens enhancements</li> </ul>	\$55 \$95 - \$105 \$150 - \$175	Every plan year
<b>Contacts (instead of glasses)</b>	<ul style="list-style-type: none"> <li>\$150 allowance for contacts; copay does not apply</li> <li>Contact lens exam (fitting and evaluation)</li> </ul>	Up to \$60	Every plan year
<b>Diabetic Eyecare Plus Program</b>	<ul style="list-style-type: none"> <li>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.</li> </ul>	\$20	As needed
<b>Extra Savings</b>	<b>Glasses and Sunglasses</b> <ul style="list-style-type: none"> <li>Extra \$20 to spend on featured frame brands. Go to <a href="http://vsp.com/specialoffers">vsp.com/specialoffers</a> for details.</li> <li>20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider 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 screening as an enhancement to a 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 Monthly Contribution</b>	\$8.20 Member only   \$16.43 Member + spouse   \$17.56 Member + child(ren)   \$28.09 Member + family		

## Your Coverage with Out-of-Network Providers

Visit [vsp.com](http://vsp.com) for details, if you plan to see a provider other than a VSP network provider.

Exam .....	up to \$45	Lined Bifocal Lenses .....	up to \$50	Progressive Lenses .....	up to \$50
Frame .....	up to \$70	Lined Trifocal Lenses .....	up to \$65	Contacts .....	up to \$105
Single Vision Lenses .....	up to \$30				

Coverage with a participating retail chain may be different. Once your benefit is effective, visit [vsp.com](http://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](http://vsp.com)

\*Brands/Promotion subject to change.

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Create an  
account on  
vsp.com.

Discover the information you need:



Once your benefit  
is effective, check  
your coverage.



Find a provider  
who's right for you  
and your family.



Exclusive Member  
Extras that  
maximize  
your savings.



View your personalized  
Vision Savings  
Statement after  
your appointment.



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

Create your account on [vsp.com](http://vsp.com) today!





**See better  
for life.**

## 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](http://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.<sup>1</sup> 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](http://vsp.com) today!

Questions? [vsp.com](http://vsp.com) | 800.877.7195

1. Check your frame coverage to see if this offer applies. Brands and promotions are subject to change.

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