

Your Vision Benefits Summary



Get the best in eye care and eyewear with NORTHERN CALIFORNIA CONFERENCE OF SEVENTH-DAY ADVENTISTS and VSP® Vision Care.

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.** The decision is yours to make—choose a VSP doctor, a participating retail chain, or any out-of-network provider. 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.

Best Eye Care

You'll get the highest level of care, including a WellVision Exam®—the most comprehensive exam designed to detect eye and health conditions. Plus, when you see a VSP provider, you'll get the most out of your benefit, have lower out-of-pocket costs, and your satisfaction is guaranteed.

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 that carries these brands. Prefer to shop online? Check out all of the brands at Eyeconic.com, VSP's online eyewear store.

Plan Information

VSP Provider Network: VSP Choice

Visit vsp.com or call **800.877.7195** for more details on your vision coverage and exclusive savings and promotions for VSP members.

Benefit	Description	Copay	
Your Coverage with a VSP Provider			
WellVision Exam	<ul style="list-style-type: none"> • Focuses on your eyes and overall wellness • Every 12 months 	\$10	
Prescription Glasses			
Frame	<ul style="list-style-type: none"> • \$150 allowance for a wide selection of frames • \$170 allowance for featured frame brands • 20% savings on the amount over your allowance • \$80 Costco® frame allowance • Every 12 months 	Included in Prescription Glasses	
Lenses	<ul style="list-style-type: none"> • Single vision, lined bifocal, and lined trifocal lenses • Polycarbonate lenses for dependent children • Every 12 months 	Included in Prescription Glasses	
Lens Enhancements	<ul style="list-style-type: none"> • Progressive lenses • Anti-reflective coating • Scratch-resistant coating • Average savings of 20-25% on other lens enhancements • Every 12 months 	\$0 \$0 \$0	
Contacts (instead of glasses)	<ul style="list-style-type: none"> • \$150 allowance for contacts; copay does not apply • Contact lens exam (fitting and evaluation) • Every 12 months 	Up to \$60	
Primary Eyecare	<ul style="list-style-type: none"> • Treatment and diagnosis of eye conditions like pink eye, vision loss and monitoring of cataracts, glaucoma and diabetic retinopathy. Limitations and coordination with medical coverage may apply. Ask your VSP doctor for details. • As needed 	\$20	
Glasses and Sunglasses			
Extra Savings	<ul style="list-style-type: none"> • Extra \$20 to spend on featured frame brands. Go to vsp.com/specialoffers for details. • 20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last WellVision Exam. 		
	Retinal Screening	<ul style="list-style-type: none"> • No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam 	
	Laser Vision Correction	<ul style="list-style-type: none"> • Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities 	

Your Coverage with Out-of-Network Providers

Visit vsp.com for details, if you plan to see a provider other than a VSP network provider.

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

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.

¹Brands/Promotion subject to change.

I'm a VSP[®]
Member.
Let's get
started!



Your VSP benefits include more than an eye exam and glasses. Consider this your guide to help you understand all that VSP has to offer.



1 Create an account.
Get started by creating a vsp.com account and opting in to receive information about your benefits. **Already have an account?** Log in to review your coverage before your eye exam.

2 Schedule an eye exam.
Find the eye care provider who's right for you at vsp.com. We recommend you get an eye exam once a year. And don't forget to check out the featured frame brands to find your perfect style.

3 See your savings.
Log in to your account on vsp.com to view your personalized Savings Statement to see how much you saved.

4 Re-enroll in VSP.
Vision insurance is a simple benefit option to review and select. Still on the fence? Here's one more reason—**members save an average of \$362** when they select VSP.

**GET THE MOST
OUT OF YOUR
BENEFITS**

DID YOU KNOW?



You have access to more than **30,000 network doctors**.



9 out of 10 members reported satisfaction over the past 5 years.*



As a member you'll get Exclusive Member Extras that you won't find anywhere else.

Visit vsp.com/memberjourney to check out a fun, interactive version of your VSP journey.

*Source: VSP Vision Care Patient Satisfaction Research with Level of Coverage : Q3 2011 – Q3 2016

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You deserve to find stylish eyewear that won't break the bank—that's why we're giving you an **Extra \$20** to spend on featured frame brands.

Find a Premier Program location that carries a wide selection of featured frame brands at vsp.com.



GET AN **\$20** TO SPEND ON **EXTRA** **FEATURED FRAME BRANDS**

Choose a style from one of these brands and \$20 will automatically be applied to your purchase when you use your benefits.

Featured frame brands include:

Airlock® • Altair® • Anne Klein • bebe® • Calvin Klein Collection • Calvin Klein Platinum • Chloé • Cole Haan • DVF Dragon® • Etro • Flexon® • Genesis • G-Star RAW • JOE Joseph Abboud® • Joseph Abboud® • Karl Lagerfeld Kilter™ • Lacoste • Liu Jo • Marchon NYC™ • MCM • Nautica • Nike • Nine West • Otis & Piper™ • Revlon® Salvatore Ferragamo • Sean John • Sight for Students® • Skaga • Sunlites™ • Tommy Bahama® • Valentino

Available only to VSP members with applicable plan benefits. Frame brands subject to change. **Expires 12/31/17**

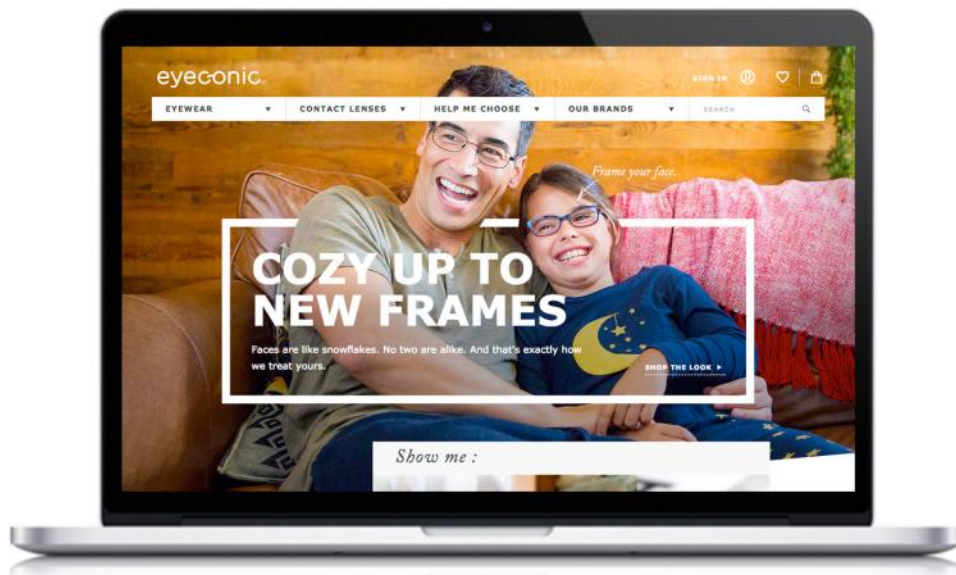
*Extra \$20 to spend is in addition to your allowance. Check your frame coverage section in My Benefits at vsp.com to see if this offer applies.

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Frames with benefits™

An easy-to-use, in-network, online eyewear option

Your employees enjoy the best care when they visit a VSP® doctor. And with Eyeconic®, the VSP eyewear store, they have a convenient option to shop online using their VSP benefits.



**MORE
IN-NETWORK
EYEWEAR
CHOICES**



Simple-to-Use. Trusted Care.

Employees are able to:

- Buy without risk—Eyeconic offers free shipping and returns.
- Browse a huge selection of designer glasses and contact lenses—24/7.
- Take 20% off any additional pairs of glasses and sunglasses.
- Receive discounts on annual supplies of contact lenses.
- Purchase progressive lenses.
- Receive a complimentary frame adjustment or a contact lens consultation at a VSP practice.
- Get a 25-point quality control inspection on all prescription glasses.
- Enjoy the interactive virtual try-on feature.
- Use an HSA or FSA account to pay.

Better Benefit.

You get:

- Expanded access for employees
- No administration required
- No additional cost
- Turnkey member communications

It's even easier to increase employee satisfaction through your VSP benefit. Why wait? [Check out eyeconic.com today.](https://www.eyeconic.com)



Enjoy Low Prices on Hearing Aids

Like vision loss, hearing loss can have a huge impact on your quality of life. However, the cost of a pair of quality hearing aids usually costs more than \$5,000, and few people have hearing aid insurance coverage.

TruHearing® is making hearing aids affordable by providing exclusive savings to all VSP® Vision Care members. You can save up to \$2,400 on a pair of hearing aids with TruHearing pricing. What's more, your dependents and even extended family members are eligible, too.

In addition to great pricing, TruHearing provides you with:

- Three provider visits for fitting, adjustments, and cleanings
- 45-day money back guarantee
- Three-year manufacturer's warranty for repairs and one-time loss and damage
- 48 free batteries per hearing aid

Plus, with TruHearing you'll get:

- Access to a national network of more than 4,500 licensed hearing aid professionals
- Straightforward, nationally fixed pricing on a selection of more than 90 digital hearing aids in 400 styles
- Deep discounts on replacement batteries shipped directly to your door

Best of all, if you already have a hearing aid benefit from your health plan or employer, you can combine it with this program to maximize the benefit and reduce your out-of-pocket expense.

Learn more about this VSP Exclusive Member Extra at vsp.truhearing.com. Or, call 877.396.7194 with questions.



Here's how it works:

1. Call TruHearing.

Call 877.396.7194. You and your family members must mention VSP.

2. Schedule exam.

TruHearing will answer your questions and schedule a hearing exam with a local provider.

3. Attend appointment.

The provider will make a recommendation, order the hearing aids through TruHearing and fit them for you.

Not made available by VSP in the state of Washington

The relationship between VSP and TruHearing is that of independent contractors. VSP makes no endorsement, representations or warranties regarding any products or services offered by TruHearing, a third-party vendor. The vendor is solely responsible for the products or services offered by them. If you have any questions regarding the services offered here, you should contact the vendor directly.

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