

MEMBERS
FIRST

Members For Life

Northern California Conference of Seventh Day Adventists



OVERVIEW



- **About VSP®**
- **Your plan**
 - Exam
 - Glasses
 - Contacts
- **Savings**
- **Network of Providers**
 - Independent eye doctors
 - Retail chains
- **How to use your benefits**

A romantic couple is lying on their stomachs on a grassy field. The man, on the left, is wearing a plaid shirt and a dark tank top. The woman, on the right, is wearing a white t-shirt and a thin necklace. They are both looking at each other with smiles. The entire image is covered with a semi-transparent blue filter. A white rectangular box is centered over the couple, containing the text 'ABOUT VSP VISION CARE' in white, bold, sans-serif capital letters.

ABOUT VSP VISION CARE

ABOUT VSP



The only national
not-for-profit vision
insurance company¹



More than 60 years
of access to great eye
doctors who help
people see well and
stay healthy



Nationwide network
of more than 37,000
providers



Nearly
82 million members
nationwide



VSP is consumers'
#1 choice in
vision care²

1. VSP insurance plans have exclusions and limitations. For costs and complete details of the coverage, contact VSP at 800.877.7195.

2. Blueocean Market Intelligence National Vision Plan Member research, 2014.

WHY CHOOSE VSP?

With VSP, your wellness and vision come first.

Value

- Lowest out-of-pocket costs.
- Exclusive Member Extras providing more than \$2,500 in savings through offers and rebates from VSP and other industry leading brands.

Superior quality care from eye doctors

- Personalized care that focuses on your eyes and overall wellness.
- WellVision Exam® - the most thorough eye exam possible, which detects signs of eye and health conditions like diabetes, high blood pressure, and high cholesterol.

More choices

- Wide selection of eyewear, including designer frames and lens enhancements, to fit your lifestyle.
- Freedom to choose a conveniently located VSP network eye doctor who's right for you.





YOUR PLAN

YOUR PLAN AT A GLANCE



WellVision Exam

Thorough eye exam every 12 months after a \$10 copay.



Prescription glasses

- Lenses every 12 months.
- Frame every 12 months.



Contacts

- You can choose contacts instead of glasses every 12 months.

And more!



BEST VALUE FOR YOUR DOLLAR

Exam/Eyewear	Without VSP	With VSP
Eye Exam	\$171	\$10 Copay
Frame	\$150	\$25 Copay
Single Vision Lenses	\$96	
Anti-reflective Coating	\$115	\$0
Photochromic Adaptive Lenses	\$113	\$70
Total	\$645	\$105

Average
Annual
Savings

\$540

With a VSP
Network
Doctor

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

WELLVISION

Fully covered every 12 months, after a \$10 copay.

A WellVision Exam typically includes:

- A review of your medical and eye health history.
- An evaluation of the health of your eyes.
- A peripheral vision test.



PRESCRIPTION GLASSES

Prescription glasses, covered after a \$25 copay.

Lenses every 12 months.

- Single vision, lined bifocal, and lined trifocal lenses.
- Shatter-resistant polycarbonate lenses for children.
- Standard Progressive lenses.

Frame every 12 months.

- \$150 allowance.
- 20% savings on the amount above your allowance.
- Extra \$20 toward your allowance when you choose a featured frame brand*. Plus, additional savings on non-covered lens enhancements from a VSP network doctor.
- To find a wide selection of featured brands, visit [vsp.com](https://www.vsp.com) and look for the Premier Program indicator.
*Brands/promotion subject to change

PREMIER
PROGRAM



FEATURED FRAME BRANDS

bebe®

Lacoste

Calvin Klein

Nike

Cole Haan

Nine West

Flexon®

And more!

Visit vsp.com/specialoffers to view all featured frame brands.* Find a doctor who carries these brands on vsp.com.

*Brands/promotions subject to change



CONTACTS



Choose contacts instead of glasses every 12 months.

Up to \$60 copay for your contact lens exam (fitting and evaluation).

\$150 allowance for contact lenses.

Apply your materials allowance toward the purchase of any contact lens brand of your choice.

Save even more on contact lenses when you visit a practice that participates the Premier Program.

PREMIER
PROGRAM

The background image shows a person's hands using a tablet. The screen displays a financial dashboard with a pie chart and two data tables. The word 'SAVINGS' is prominently displayed in a white box in the center of the image.

SAVINGS

Category	Value
Category 1	25%
Category 2	35%
Category 3	40%

Item	Price	Quantity	Total
Item 1	\$10.00	2	\$20.00
Item 2	\$15.00	1	\$15.00
Item 3	\$20.00	1	\$20.00
Item 4	\$25.00	1	\$25.00
Item 5	\$30.00	1	\$30.00

SAVINGS



LENS ENHANCEMENTS SAVINGS

They're covered after a copay saving members up to 25%.



SAVINGS THROUGHOUT THE YEAR

20% savings on additional glasses/sunglasses/lens enhancements, within 12 months of your last eye exam from any VSP network doctor.



LASER VISION CORRECTION SAVINGS

Average 15% off or 5% off promo price at a VSP contracted laser center.

EXCLUSIVE MEMBER EXTRAS

Exclusive offers from leading industry brands for VSP members only.

More than \$2,500 in savings on:

- Glasses and sunglasses
- Contact lenses
- LASIK
- Hearing aids*
- Health (Rx, telehealth, lab tests)
- Entertainment
- Much more

Visit vsp.com/offers.

* Not available directly from VSP in the states of Washington and California.

The screenshot displays the VSP website's 'EXCLUSIVE MEMBER EXTRAS' section. At the top, there's a navigation bar with 'LOGIN | CREATE AN ACCOUNT' and a language selector. Below this, a 'MEMBERS' tab is active, leading to a page with various offer categories: BENEFITS & CLAIMS, FIND A DOCTOR, GLASSES, CONTACTS & LASIK, SPECIAL OFFERS, EYE HEALTH, and PLAN OPTIONS. The main banner features a large offer: 'GET AN EXTRA \$40 TO SPEND ON ANNE KLEIN FRAMES' with a 'LEARN MORE' button. To the right is a portrait of Anne Klein. Below the banner is a horizontal menu with tabs for Overview, Glasses & Sunglasses, Contacts, LASIK, Diabetes Care, Hearing Aids, Financing, and VSP Simple Values. The 'Glasses & Sunglasses Offers' section is highlighted, showing four offers: 1. 'EXTRA \$20' on featured frame brands. 2. 'EXTRA \$40 TO SPEND' on Anne Klein, Calvin Klein, and Dragon. 3. '40% OFF LENS ENHANCEMENTS' on popular lens upgrades. 4. 'eyeconic' offering up to \$50 off on non-prescription sunglasses. At the bottom, there are four more brand-specific offers: Eyezen+ (digital single vision lenses), Nike (prescription sunglasses), SunSync (light-reactive lenses), and TechShield (anti-reflective coatings).



VSP NETWORK DOCTORS

VSP NETWORK PROVIDERS

You deserve the best vision care.

VSP partners with great eye doctors to provide quality care, personalized attention, and the best choices in eyewear—all at the lowest out-of-pocket costs.

- They get to know you and your eyes.
- They carefully look for eye problems and signs of other health conditions.
- They're conveniently located.
- They offer convenient appointment times, many with weekend and evening openings.



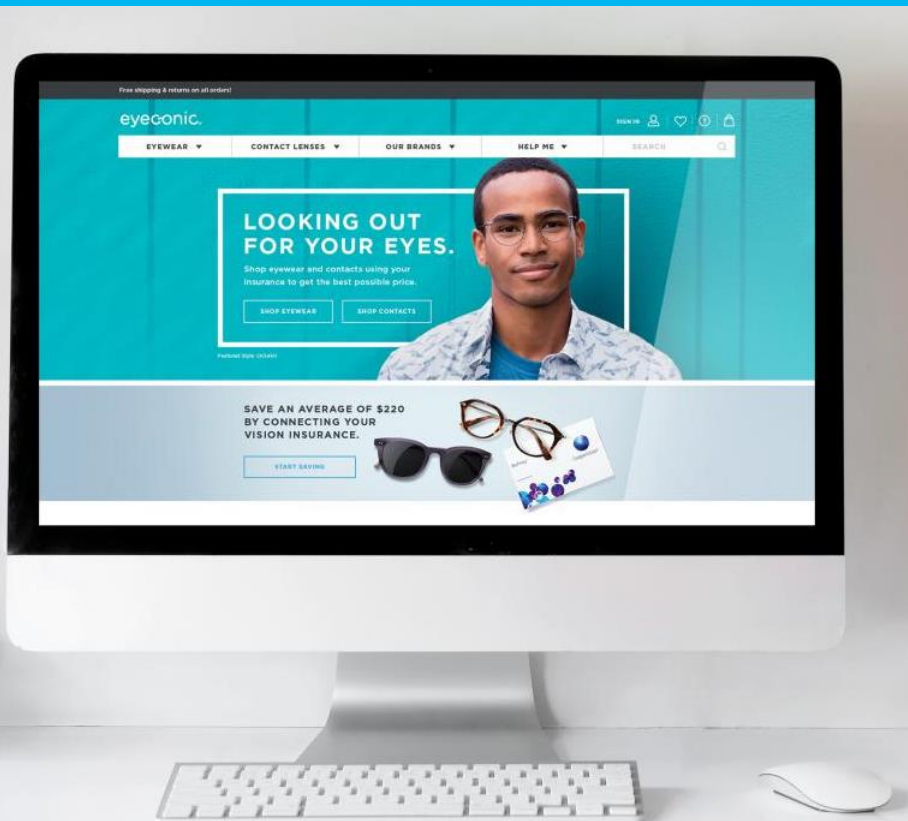
VSP NETWORK OF PROVIDERS



Your benefits with a VSP network provider include more than the basics—and at a great price. They include:

- Independent eye doctors and retail chains that participate in the VSP network.
- Wide selection of eyewear, including designer frames and lens enhancements.
- WellVision Exams that can detect signs of:
 - Diabetes
 - High blood pressure
 - High cholesterol
- Eye care and eyewear in one location.

EYECONIC®



Eyeconic is the online in-network eyewear store for VSP.

Eyeconic helps to connect your eyewear and contacts, insurance coverage, and the VSP doctor network, and was recently voted as “the best places to buy glasses online,” by Gadget Review.

Benefits of shopping on Eyeconic:

- Free shipping and returns
- Lowest price match guarantee
- Virtual Try-On tool
- Free frame adjustment or contact lens consultation
- All-inclusive pricing on glasses and lenses.

Login to see if shopping on Eyeconic is included in your benefit.

PARTICIPATING RETAIL CHAINS

Over 8,000 participating retail locations in the VSP network.

- Retail chains include:
 - Pearle Vision
 - Costco® Optical
 - Shopko Eyecare Centers
 - Visionworks®
 - MyEyeDr
 - Clarkson Eyecare
 - RxOptical®
 - Optyx
 - And more.

COHEN'S
Fashion Optical

SHOPKO®
eyecare center

WisconsinVision
YOU WON'T BELIEVE YOUR EYES.™

Visionworks

RxOptical®
The people who care for your eyes.

HeartlandVision
YOU WON'T BELIEVE YOUR EYES.™

COSTCO
OPTICAL

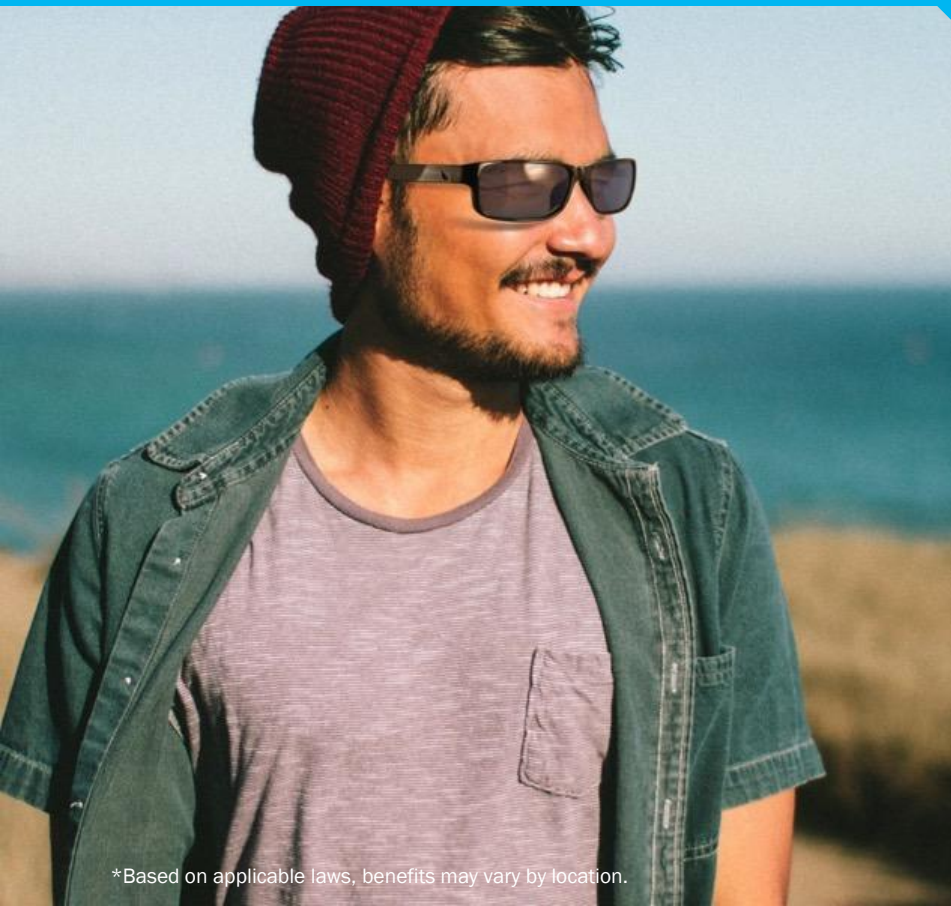
OPTYX

myeyedr.

Clarkson
Eyecare
DOCTORS · GLASSES · CONTACTS · LASIK

EST. 1961
PEARLE VISION

OUT-OF-NETWORK PROVIDERS



You'll maximize your vision benefit with lower out-of-pocket costs and exclusive member-only savings when you see an in-network doctor.

With more than 37,000 VSP network doctors to choose from, it's easy to keep your eyes healthy and your wallet happy with a conveniently located in-network doctor. Plus, when you see a VSP provider, there are no claim forms to submit.

If you choose to see an out-of-network provider, your coverage will likely be less and you'll need to submit a claim form, along with your itemized receipt. To see if your plan offers out-of-network coverage, call Member Services at **800.877.1795** to speak with a representative.

A woman with glasses and a striped shirt is sitting at a desk, working on a laptop. She is looking down at the screen, and her hand is resting on her chin. The image has a warm, orange-toned overlay. The text "HOW TO USE YOUR BENEFIT" is written in white, bold, uppercase letters across the center of the image.

HOW TO USE YOUR BENEFIT

IT'S EASY TO USE YOUR VSP BENEFIT



Create an account at vsp.com.

- Review your vision benefit and access your coverage information.

Find great eye care near you.

- To find a VSP network doctor, visit vsp.com or call [800.877.7195](tel: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.

WE'RE HERE FOR YOU

Create an account and/or log in to vsp.com:

- View your personalized benefit information
- Find a VSP network doctor
- Get eye care and eyewear information
- Check out exclusive offers and savings

Call VSP Member Services at [800.877.7195](tel:800.877.7195).

- Monday – Friday, 5 a.m. – 8 p.m., Pacific Time
- Saturday, 7 a.m. – 8 p.m., Pacific Time
- Sunday, 7 a.m. – 7 p.m., Pacific Time



THANK YOU

