

## A LOOK AT YOUR VSP VISION COVERAGE



### SEE HEALTHY AND LIVE HAPPY WITH HELP FROM NORTHERN CALIFORNIA CONFERENCE OF SEVENTH-DAY ADVENTISTS AND VSP.



As a VSP® member, you get personalized care from a VSP network doctor at low out-of-pocket costs.

#### VALUE AND SAVINGS YOU LOVE.



Save on eyewear and eye care when you see a VSP network doctor. Plus, take advantage of Exclusive Member Extras for additional savings.

#### PROVIDER CHOICES YOU WANT.



With an average of five VSP network doctors within six miles of you, it's easy to find a nearby in-network doctor or retail chain. Plus, maximize your coverage with bonus offers and additional savings that are exclusive to Premier Program locations.

**Prefer to shop online?** Use your vision benefits on Eyeconic®—the VSP preferred online retailer.

#### QUALITY VISION CARE YOU NEED.



You'll get great care from a VSP network doctor, including a WellVision Exam®—a comprehensive exam designed to detect eye and health conditions.

#### Using your benefit is easy!

Create an account on **vsp.com** to view your in-network coverage, find the VSP network doctor who's right for you, and discover savings with exclusive member extras. At your appointment, just tell them you have VSP.

#### GET YOUR PERFECT PAIR

**EXTRA \$20**

TO SPEND ON  
FEATURED FRAME BRANDS\*

bebe CALVIN KLEIN COLE HAAN FLEXON  
LACOSTE   NINE WEST

SEE MORE BRANDS AT [VSP.COM/OFFERS](https://vsp.com/offers).

UP  
TO **40%**  
SAVINGS ON LENS  
ENHANCEMENTS



Contact us: **800.877.7195** or [vsp.com](https://vsp.com)

## YOUR VSP VISION BENEFITS SUMMARY

NORTHERN CALIFORNIA CONFERENCE OF SEVENTH-DAY ADVENTISTS and VSP provide you with an affordable vision plan.

**PROVIDER NETWORK:**

VSP Choice

**EFFECTIVE DATE:**

01/01/2020



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 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</li> <li>\$170 allowance for featured frame brands</li> <li>20% savings on the amount over your allowance</li> <li>\$80 Walmart®/Costco® frame allowance</li> </ul>	Included in 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>Polycarbonate lenses for dependent children</li> </ul>	Included in Prescription Glasses	Every 12 months
<b>Lens Enhancements</b>	<ul style="list-style-type: none"> <li>Progressive lenses</li> <li>Anti-reflective coating</li> <li>Scratch-resistant coating</li> <li>Average savings of 20-25% on other lens enhancements</li> </ul>	\$0 \$0 \$0	Every 12 months
<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 12 months
<b>Primary EyeCare</b>	<ul style="list-style-type: none"> <li>As a VSP member, you can visit your VSP doctor for medical and urgent eyecare. Your VSP doctor can diagnose, treat, and monitor common eye conditions like pink eye, and more serious conditions like sudden vision loss, glaucoma, diabetic eye disease, and cataracts. Ask your VSP doctor for details.</li> </ul>	\$20	As needed
<b>Extra Savings</b>	<p><b>Glasses and Sunglasses</b></p> <ul style="list-style-type: none"> <li>Extra \$20 to spend on featured frame brands. Go to <a href="http://vsp.com/offers">vsp.com/offers</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>		
	<p><b>Retinal Screening</b></p> <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>		
	<p><b>Laser Vision Correction</b></p> <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>		

### YOUR COVERAGE WITH OUT-OF-NETWORK PROVIDERS

Get the most out of your benefits and greater savings with a VSP network doctor. Call Member Services for out-of-network plan details.

Coverage with a retail chain may be different or not apply. Once your benefit is effective, visit [vsp.com](http://vsp.com) for details. VSP guarantees coverage from VSP network providers only. 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. In the state of Washington, VSP Vision Care, Inc., is the legal name of the corporation through which VSP does business.

\*Only available to VSP members with applicable plan benefits. Frame brands and promotions are subject to change. Savings based on doctor's retail price and vary by plan and purchase selection; average savings determined after benefits are applied. Ask your VSP network doctor for more details.

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GET AN EXTRA

\$20

TO SPEND ON  
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 • CALVIN KLEIN JEANS  
Chloé • Cole Haan • Columbia • DVF • Dragon® • Etro • Flexon® • Genesis® • JOE Joseph Abboud • Joseph Abboud  
Kilter™ • Lacoste • Liu Jo • Longchamp • Marchon NYC™ • MCM • Nautica • Nike • Nine West • Otis & Piper™ • Revlon  
Salvatore Ferragamo • Skaga • Sunlites™

\*Available only to VSP® members with applicable plan benefits. Frame brands subject to change. **Expires 12/31/19.**

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# FRAMES WITH BENEFITS™

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

With Eyeconic®, your employees get the convenience of online shopping along with the personal touch from a VSP® network doctor.



## ONLINE SHOPPING WITH BENEFITS



Employees can easily connect their VSP benefits to see their savings in real time. Online shoppers will also love:

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

## MORE BANG FOR THEIR BUCK



If your employees shop online for glasses and contacts, they'll get more value on Eyeconic.

- Lowest price match guarantee
- Average savings of \$220
- Up to \$120 savings on an annual contact lens supply
- 20% off additional pairs of glasses or sunglasses
- HSA and FSA accepted

## SHARE THE LOVE



Spreading the word that employees can use their vision benefits to shop on Eyeconic is easy. Ask your VSP representative about these turnkey tools.

- Flier
- Intranet article
- Benefit Fair support



**MORE**  
IN-NETWORK  
EYEWEAR  
CHOICES

eyeconic®

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



# SIGN IN. SAVE MORE. IT'S THAT SIMPLE.

DON'T MISS OUT ON MONEY-SAVING OFFERS AND MORE.  
CREATE AN ACCOUNT ON [VSP.COM](https://www.vsp.com) TO CHECK OUT ALL  
OF THE PERKS AVAILABLE TO VSP® MEMBERS.



Get tips and information on  
keeping your eyes healthy for life.



View your benefits, and find a  
VSP network doctor near you.



Receive emails about special  
offers, rebates, and other  
Exclusive Member Extras.

GET STARTED TODAY AT [VSP.COM](https://www.vsp.com)








# Savings never looked so good.

Receive access to more than \$2,500 in savings with VSP® Exclusive Member Extras from industry leading brands like:

- Extra \$20 on featured frame brands<sup>1,3</sup>
- Instant savings and satisfaction guarantees on popular lenses and enhancements<sup>2,3</sup>
- Savings on LASIK
- Mail-in rebates and free trials on popular contact lens brands
- Discounts on medical care, prescription drugs, lab work, as well as entertainment and theme park passes<sup>4</sup>
- Savings on digital hearing aids and replacement batteries<sup>5</sup>


 Maximize your savings with Bonus Offers, which are only available at Premier Program locations. View Bonus Offers at [vsp.com/bonusoffers](http://vsp.com/bonusoffers).

Check out offers from these brands at [vsp.com/offers](http://vsp.com/offers).

**LENSES AND FRAMES**








**CONTACTS**




**LASIK**




**HEARING AIDS AND FINANCING**




**HEALTH AND ENTERTAINMENT**



Offers subject to change without notice. Some members may not be eligible for all offers. Visit [vsp.com/offers](http://vsp.com/offers) for terms and conditions on specific offers.

1. Brands and promotions are subject to change. 2. Savings based on doctor's retail price and vary by plan and purchase selection; average savings determined after benefits are applied. 3. Available to VSP members with applicable plan benefits. 4. Some members may not be eligible for this program; visit [vsp.com/simplevalues](http://vsp.com/simplevalues) for terms and conditions. 5. VSP is providing information to its members, but does not offer or provide any discount hearing program. 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. TruHearing offers individuals the opportunity to purchase hearing aids at discounted prices, including individuals covered by self-funded health plans not subject to state insurance or health plan regulations. TruHearing is not insurance and not subject to state insurance regulations. TruHearing provides discounts to certain health care groups for hearing aid sales and services; TruHearing provides fitting, programming and three adjustment visits at no cost; the member is obligated to pay for testing, and all post-fitting hearing care services, but will receive a discount from those health care providers who have contracted with TruHearing. Not available directly from VSP in the states of Washington and California.



# TruHearing® Hearing Aid Discount Program

VSP® Vision Care members can save up to 60% on the latest brand-name hearing aids. Dependents and even extended family members are eligible for exclusive savings, too.



## Hearing loss is growing in the workplace.

Like vision loss, hearing loss can have a huge impact on productivity and overall quality of life. Unfortunately, of the over 38 million people who need hearing aids, only one in five has them. And the high cost of hearing aids is a major factor keeping people from addressing their hearing loss.

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*96% of customers surveyed would recommend TruHearing to their friends and family.\**

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## More Than Just Great Pricing

TruHearing also provides members with:

- Three provider visits for fitting and adjustments
- A 45-day trial
- Three-year manufacturer warranty for repairs and one-time loss and damage replacement
- 48 free batteries per hearing aid

Plus, members get:

- Access to a national network of more than 3,800 hearing healthcare providers
- Straight-forward, nationally-fixed pricing on a wide selection of the latest brand-name hearing aids
- Deep discounts on batteries shipped directly to their door

Best of all, if your organization already offers a hearing aid benefit, members can combine it with TruHearing prices to reduce their out-of-pocket expense even more!

**Learn more about this VSP Exclusive Member Extra at [truhearing.com/vsp](http://truhearing.com/vsp) or call 877.396.7194 with questions.**

Here's how it works:

### 1. Members call TruHearing.

Members and their family call **877.396.7194** and mention VSP.

### 2. Schedule exam.

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

### 3. Attend appointment.

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

\*Based on a 2013 satisfaction study of VSP members.

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VSP is providing information to its members, but does not offer or provide any discount hearing program. 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.

TruHearing offers individuals the opportunity to purchase hearing aids at discounted prices, including individuals covered by self-funded health plans not subject to state insurance or health plan regulations. TruHearing is not insurance and not subject to state insurance regulations. TruHearing provides discounts to certain health care groups for hearing aid sales and services; TruHearing provides fitting, programming and three adjustment visits at no cost; the member is obligated to pay for testing, and all post-fitting hearing care services, but will receive a discount from those health care providers who have contracted with TruHearing. Not available directly from VSP in the states of Washington and California. 13793 VCCM