

Your VSP[®] Vision Care Plan

About the plan

Vision Service Plan (VSP) doctors take the time to get to know you and your eyes. Through a WellVision Exam[®], our doctors look for more than just vision problems. They can detect signs of serious health conditions like diabetes, high blood pressure, and high cholesterol too. VSP doctors are located nearby and most offer weekend and evening appointments. Plus, all of our doctors offer eyewear choices you'll love. Before selecting your eyewear, ask your doctor what is fully covered by your VSP plan. The following chart summarizes the main benefits of your plan:

Your vision plan coverage from a VSP doctor

| Benefits | Copay | Frequencies |
|--|------------------------|--|
| WellVision Exam[®] focuses on your eye health and overall wellness | No copay | Every calendar year |
| Prescription Glasses Lenses <ul style="list-style-type: none"> • Single vision, bifocal, trifocal, lenticular Frame <ul style="list-style-type: none"> • \$120 allowance for frame of your choice • 20% off amount over your allowance | \$20 copay | Every calendar year |
| Contact Lens Care* <ul style="list-style-type: none"> • Medically necessary • Elective - \$120 allowance for contacts and the contact lens exam (fitting and evaluation). This additional exam ensures proper fit of contacts. | \$20 copay No copay | Every calendar year Every calendar year |
| <p>Extra savings and discounts</p> <p>Prescription Glasses</p> <ul style="list-style-type: none"> • Average 30% savings on lens options like progressives and scratch-resistant and anti-reflective coatings • 20% off additional glasses and sunglasses, including lens options** <p>Contacts**</p> <ul style="list-style-type: none"> • 15% off cost of contact lens exam (fitting and evaluation) <p>Laser Vision Correction***</p> <ul style="list-style-type: none"> • Average 15% off the regular price or 5% off the promotional price from contracted facilities. • After your surgery, use your frame allowance (if eligible) for sunglasses from any VSP doctor. <p>* Patients choosing contacts use their eligibility for a frame and lenses. Materials are provided at the customary fees. Your VSP doctor must get prior approval from VSP for medically necessary contact lenses. Current contact lens users may qualify for a special program that includes a contact lens evaluation and initial supply of replacement lenses.</p> <p>** Available from any VSP doctor within 12 months of your last eye exam.</p> <p>*** Laser vision correction (PRK and LASIK surgery) is available through contracted laser centers. Must see a VSP doctor for a referral. Call 888-354-4434 for information.</p> | | |

Out of network

You get the best value from your benefit when you see a VSP doctor. If you see a non-VSP provider, you'll typically pay more out of pocket. You'll pay the provider in full and must submit a claim to VSP for partial reimbursement less copays. Before seeing a non-VSP provider, call us first at 800.877.7195.

| | <i>Covered up to</i> |
|----------------------------------|----------------------|
| Exam..... | \$ 52 |
| Single vision lenses..... | \$ 55 |
| Bifocal lenses..... | \$ 75 |
| Trifocal lenses..... | \$ 95 |
| Lenticular lenses..... | \$125 |
| Frame..... | \$ 45 |
| Medically necessary contacts.... | \$210 |
| Elective contacts..... | \$105 |

Getting started is a breeze.

- **Find the right VSP doctor for you.** You'll find plenty to choose from at vsp.com or by calling **800.877.7195**.
- **Already have a doctor?** Make an appointment and tell them you're a VSP member.
- **Check out your coverage and savings.** Visit vsp.com to see your benefits anytime and check out how much you saved with VSP after your appointment.

That's it! We'll handle the rest—**no ID card** or claim forms to complete.

You're free to choose.

You'll find a big selection of VSP doctors and a get better value by staying in-network. If your doctor isn't in our network, you can choose to see a non-VSP provider. You'll pay the provider in full and have six months to submit a claim to VSP for partial reimbursement. Before seeing a non-VSP provider, contact us at 800.877.7195.

For non-VSP doctor appointments only:

Sign on to vsp.com, select the "Out-of-Network Reimbursement Form" and follow the instructions. If you don't have Internet access, send the following to VSP:

- Itemized receipt listing services received
- Name, address and phone number of the non-VSP provider
- Insured member's name, unique ID number, address and phone number
- Patient's name, date of birth, address, phone number and relationship to insured member
- Reference Howard **County** Public Schools

Submit your claims to VSP within six months. Keep copies of the claims and send the originals to:

VSP
Attn: Out of Network Claims
P.O. Box 997105
Sacramento, CA 95899-7105.

Questions? Please call VSP at 800.877.7195 or visit vsp.com.