

Vision Service Plan (VSP)

Vision Service Plan 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 ■ \$130 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 ■ Contact lens exam (fitting and evaluation) ■ \$130 allowance for contacts: copay does not apply 	\$20 copay up to \$60	Every calendar year

Extra Savings and Discounts

Prescription Glasses	<ul style="list-style-type: none"> ■ Average 35-40% savings on lens options like progressives and scratch-resistant and anti-reflective coatings ■ 30% off additional glasses and sunglasses, including lens options within the same day or 20% off any VSP doctor within 12 months of your last exam
Contacts	<ul style="list-style-type: none"> ■ 15% off cost of contact lens exam (fitting and evaluation)
Laser Vision Correction**	<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.

* 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.

**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.

Getting Started is a Breeze.

- **Find the right VSP doctor for you.** You'll find plenty to choose from at www.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 www.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.

Open Access

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**.

Service	Covered up to
Exam	\$52
Single Vision Lenses	\$55
Bifocal Lenses	\$75
Trifocal Lenses	\$100
Lenticular Lenses	\$125
Frame	\$70
Medically Necessary Contacts	\$210
Elective Contacts	\$105

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 www.vsp.com, select the **VSP Member 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
P.O. Box 997105
Sacramento, CA 95899-7105

Questions? Please call VSP at **(800) 877-7195** or visit www.vsp.com.

How the VSP Works

To Use a Vision Service Plan Provider ...

Step 1:

Call VSP at (800) 877-7195 or visit VSP's website at www.vsp.com to locate a participating optometrist or ophthalmologist.

Step 2:

When making an appointment, identify yourself as a VSP member. The participating doctor will also need the last 4 digits of your social security number, last name, and DOB so that your eligibility may be verified with VSP.

Important Note: The vision plan is offered through VSP. No identification card is necessary. Do not offer your medical health insurance identification card to a VSP provider.

Step 3:

At your appointment, the participating doctor will provide an eye examination and determine if eyewear is necessary. Simply pay your copayment(s) listed on page 52.

To Use a Non-Participating Provider ...

Step 1:

Select any licensed vision care provider of your choice.

Step 2:

Pay for the services when they are rendered.

Step 3:

Submit a claim to VSP for reimbursement within 6 months. The reimbursement schedule does not guarantee full payment when services are provided by a non-participating provider. Your claim must include your name, address, social security number, group name (i.e. the name and relationship of the patient, the itemized bill and receipt). Please keep a copy of the information for your records and send the originals to the following address:

VSP
P.O. Box 997105
Sacramento, CA 95899-7105

More Choice and Convenience with VSP® Vision Care

You'll have more eyecare providers to choose from with VSP. Finding the right eyecare provider for you is important to your eye health and overall wellness. That's why you can choose to see a VSP doctor, retail chain affiliate (including Costco and VisionWorks), or any other provider.

Below is a high-level summary of your coverage with VSP doctors and Costco or VisionWorks. You can visit www.vsp.com for a complete descriptions of your benefits.

Have You Seen the New vsp.com?

On vsp.com, you'll land on the Member site. Visit the new site at vsp.com to get started and get the tools and information you need.

Extra \$20 frame bonus

You will automatically get an extra \$20 to spend towards your frame allowance when you choose a featured frame brand like Bebe, ck Calvin Klein, Flexon, Lacoste, Nike, Nine West, and more. Visit vsp.com to find a doctor who carries these brands.

Now, greater coverage for diabetics

An eye exam by a VSP doctor can detect signs and symptoms of diabetes. The VSP Diabetic Eyecare Plus Program is being added as an enhancement to our existing plan. The Diabetic Eyecare Plus Program provides coverage for additional eyecare services targeted specifically for members with type 1 or type 2 diabetes. Under this program, eligible members can receive both routine and follow-up medical eyecare from their VSP Preferred Provider. They never need a referral, and pay only a \$20 copay for services.

New hearing aid discounts for VSP members

TruHearing is offering all VSP members and their covered dependents free access (\$108 value) to the TruHearing MemberPlus® Program* to enjoy savings on hearing aides and batteries. Through TruHearing, VSP members can save up to \$2,600 per pair of hearing aides.

Best of all, if a member already has a hearing aid benefit, they can combine it with this program to maximize the benefit and reduce their out-of-pocket expense.

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To take advantage of this offer, VSP members must enroll at vsp.truhearing.com. Members (members must identify themselves as being VSP) can add their covered dependents and other family members to enjoy the same great savings. Learn more about this VSP member offer at vsp.truhearing.com.

**Through December 31, 2015*

***Savings vary based on hearing aid model purchased*

New & improved contact lens benefit

We've made some exciting changes to our contact lens benefit so it's easier to understand and maximizes your benefits. We now separate the contact lens exam (fitting and evaluation) from the materials coverage. Members choosing contact lenses will receive a covered-in-full contact lens exam after a copay that is guaranteed not to exceed \$60.

Members will also continue to receive a 15% discount on all contact lens exam services. And because we've separated the exam benefit, members can use their full contact lens allowance toward contact lens materials.

Extra savings with exclusive contact lens rebates for VSP members

We have teamed up with contact lens manufacturers to offer VSP members exclusive rebates on Bausch + Lomb contact lenses.

VSP members who purchase an eligible supply of Bausch + Lomb® brand contact lenses from a VSP doctor may qualify for rebates up to \$110. This rebate is exclusive to VSP members and their dependents and is the highest rebate amount available anywhere on Bausch + Lomb contacts.

Getting the rebate is simple! Just visit the **Rebates & Special Offers** section on vsp.com to learn more.

An innovative way to shop for eyewear

Greater numbers of people are shopping online for eyewear. To meet the demands of the changing marketplace we developed Eyeconic, an exciting online optical store that offers our members easy access to quality eyewear brands.

From your computer or mobile device, VSP members can quickly browse through hundreds of the latest eyewear styles. Plus, they can buy quality contact lenses and designer sunglasses!

Eyeconic offers VSP members:

- ability to apply VSP benefit for purchases,
- savings on more than 100 popular brands of contact lenses,
- discounts on the hottest sunglasses,
- a virtual try-on tool to see how different frames look on their face,
- coordination with a VSP doctor to ensure quality of care,
- a search tool to help them find a doctor near them,
- and peace of mind—we'll happily refund or exchange any purchase.

To see the latest, check out eyeconic.com today.

Finding a doctor or viewing benefits is a snap with smart phones

Now VSP members visiting vsp.com with their mobile phones have access to an optimized view of select features within the member portal.

Members can see their vision benefits and find a VSP eye doctor and directions right from your mobile phone.

Keep up with the latest eye health and wellness trends with EnVision.

Each month, the VSP member newsletter, EnVision, delivers eye health and wellness information to keep your members healthy. You and your members will enjoy the inside scoop on eye health, eyewear fashion and trends, and engaging ways to connect with VSP.

Every issue features articles and videos on:

- Eye health news and information
- Designer eyewear fashions
- Trends in fitness and nutrition
- A chance to win exciting prizes
- Exclusive rebates and special promotions
- Reader questions answered by our VSP doctor experts

EnVision highlights information that promotes a healthy lifestyle. Members can register to receive EnVision newsletter on vsp.com.

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Transitions lenses satisfaction guaranteed—or we'll replace them!

VSP Vision Care and Transitions Optical® are committed to healthy sight. That's why VSP has teamed up to provide an exclusive offer to VSP members. The VSP satisfaction guarantee allows members to try Transitions lenses for up to six months. If you are not 100% satisfied you can contact VSP for a refund of any associated out-of-pocket expenses, less any copays, and VSP will replace your Transitions lenses with clear prescription lenses at no additional charge.

Using your VSP Benefit is Easy

Whether you choose to see a VSP doctor, retail chain affiliate, or any other provider using your vision coverage is simple and convenient.

- **Find an eyecare provider who's right for you.** To find a VSP doctor or an affiliate provider, visit www.vsp.com or call 800-877-7195.
- **Review your benefit information.** Visit www.vsp.com to review your plan coverage along with the details about how your coverage differs with retail chain affiliates and other providers.

- **At your appointment, tell them you have VSP.** There's no ID card necessary.

That's it. VSP will handle the rest—there are no claim forms to complete when you see a VSP doctor or retail chain affiliate.

If you choose to see a provider other than a VSP doctor or retail chain affiliate, you may need to submit a claim form to VSP for reimbursement. Some providers, such as WalMart, submit your claim to VSP for you. Visit www.vsp.com for more details.

VSP has made getting your benefit information and finding a doctor easier and more convenient through your smartphone. Simply register and log on to www.vsp.com and you'll be able to access information on the go—when you need it.

See well and stay well with VSP.

Benefit	Coverage with VSP Doctors	Coverage with Retail Chain Affiliate Providers (Costco or Visionworks)
Eye Exam	No copay	No copay
Prescription Glasses	\$20 copay	\$20 copay
Frame	\$130 allowance; 20% discount on amount over your allowance	<ul style="list-style-type: none"> ■ \$70 allowance at Costco ■ \$130 allowance at other Affiliate locations such as Visionworks; 20% discount on amount over allowance
Lenses	<ul style="list-style-type: none"> ■ Single Vision, lined bifocal, and line trifocal lenses ■ Polycarbonate lenses for dependent children 	<ul style="list-style-type: none"> ■ Single Vision, lined bifocal, and line trifocal lenses ■ Polycarbonate lenses for dependent children
Lens Options	Average 35%–40% off lens options	Check with Costco or Visionworks for member pricing on lens options
Contacts (instead of glasses)	<ul style="list-style-type: none"> ■ Up to \$60 contact lens exam (fitting and evaluation) ■ \$130 allowance for contacts 	<ul style="list-style-type: none"> ■ Up to \$60 contact lens exam (fitting and evaluation) ■ \$130 allowance for contacts
Extra Savings and Discounts	Available through VSP doctors only	20% off of complete pairs of additional glasses at participating retail providers other than Costco.