

# Get access to the best in eye care and eyewear with NATIONAL INSURANCE SERVICES VISION BLOCK and VSP® Vision Care for 10 Month Employees.

Why enroll in VSP? As a member, you'll receive access to care from great eye doctors, quality eyewear, and the affordability you deserve, all at low out-of-pocket costs.

### You'll like what you see with VSP.

- High Quality Vision Care. You'll get great care from a VSP network doctor, including a WellVision Exam®—a comprehensive exam designed to detect eye and health conditions.
- Choice of Providers. The decision is yours to make—with the largest national network of private-practice doctors, plus participating retail chains, it's easy to find the in-network doctor who's right for you.
- Great Eyewear. It's easy to find the perfect frame at a price that fits your budget.

Save with VSP Coverage	Without VSP Coverage	With VSP Coverage	
Eye Exam	\$171	\$10	
Frame	\$170	\$25	
Bifocal Lenses	\$150		
Photochromic Adaptive Lenses	\$113	\$70	
Anti-reflective Coating	\$115	\$69	
Member-only Annual Contribution	N/A	\$113.00	
Total	\$719	\$287.00	

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

NOTE: Dollar amounts in the savings chart are estimates and don't reflect additional discounts from current VSP offers and promotions.

Average Annual Savings with a VSP Provider: \$432.00



### Using your VSP benefit is easy.

- Create an account at vsp.com. Once your plan is effective, review your benefit information.
- Find an eye doctor who's right for you. 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.

#### **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 more.¹ Visit **vsp.com** to find a Premier Program location that carries these brands. Plus, save up to 40% on popular lens enhancements.² Prefer to shop online? Check out all of the brands at **eyeconic.com®**, VSP's preferred online eyewear store.

## **Your VSP Vision Benefits Summary**



NATIONAL INSURANCE SERVICES VISION BLOCK and VSP for 10 Month Employees provide you with an affordable eyecare plan.

VSP Coverage Effective Date: 09/01/2019	VSP Provider Network: VSP Choice
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Benefit	Description	Copay	Frequency		
Your Coverage with a VSP Provider					
WellVision Exam	Focuses on your eyes and overall wellness	\$10	Every plan year*		
Prescription Glasses		\$25	See frame and lenses		
Frame	<ul> <li>\$170 allowance for a wide selection of frames</li> <li>\$190 allowance for featured frame brands</li> <li>20% savings on the amount over your allowance</li> <li>\$95 Costco® frame allowance</li> </ul>	Included in Prescription Glasses	Every other plan year		
Lenses	<ul> <li>Single vision, lined bifocal, and lined trifocal lenses</li> <li>Polycarbonate lenses for dependent children</li> </ul>	Included in Prescription Glasses	Every plan year		
Lens Enhancements	<ul> <li>Standard progressive lenses</li> <li>Premium progressive lenses</li> <li>Custom progressive lenses</li> <li>Average savings of 20-25% on other lens enhancements</li> </ul>	\$0 \$95 - \$105 \$150 - \$175	Every plan year		
Contacts (instead of glasses)	<ul><li>\$150 allowance for contacts; copay does not apply</li><li>Contact lens exam (fitting and evaluation)</li></ul>	Up to \$60	Every plan year		
Diabetic Eyecare Plus Program	<ul> <li>Services related to diabetic eye disease, glaucoma and age-related macular degeneration (AMD). Retinal screening for eligible members with diabetes. Limitations and coordination with medical coverage may apply. Ask your VSP doctor for details.</li> </ul>	\$20	As needed		
Glasses and Sunglasses  • 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.					
Extra Savings	Retinal Screening  No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam				
	<ul> <li>Laser Vision Correction</li> <li>Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities</li> </ul>				
Your Monthly Contribution \$11.30 Member only \$22.65 Member + spouse \$24.20 Member + children \$38.71 Member + family					

#### 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 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. In the state of Washington, VSP Vision Care, Inc., is the legal name of the corporation through which VSP does business.

\*Plan year begins in September

#### Contact us. 800.877.7195 | vsp.com

1. Brands/Promotion subject to change.
2. Savings based on network doctor's retail price and vary by plan and purchase selection; average savings determined after benefits are applied. Available only through VSP network doctors to VSP members with applicable plan benefits. Ask your VSP network doctor for details.