

# A Look at Your VSP Vision Coverage

With VSP and STATE BANKERS  
ASSOCIATION GROUP INSURANCE TRUST,  
your health comes first.



Enroll in VSP® Vision Care to get access to savings and personalized vision care from a VSP network doctor for you and your family.

### 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 which provide offers from VSP and leading industry brands totaling over \$3,000 in savings.

### Provider choices you want.



Maximize your benefits at a Premier Program location, which is part of our incredible network of doctors.

### Shop online and connect your benefits.



Eyeconic® is the preferred VSP online retailer where you can shop in-network with your vision benefits. See your savings in real time when you shop over 70 brands of contacts, eyeglasses, and sunglasses.

### Quality vision care you need.

You'll get great care from a VSP network doctor, including a WellVision Exam®. An annual eye exam not only helps you see well, but helps a doctor detect signs of eye conditions and health conditions, like diabetes and high blood pressure.

### More Eyewear Choices

Shop more than 50 brands of contacts, eyeglasses, and sunglasses on [eyeconic.com](http://eyeconic.com). Best of all, you can use your VSP benefits and connect directly with your eye doctor for your prescription.

vsp  
vision care

## More Ways to Save

Extra  
\$20

to spend on  
Featured Brandst

bebe CALVINKLEIN  
COLE HAAN DRAGON  
FLEXON LACOSTE  
and more

See all brands and offers  
at [vsp.com/offers](http://vsp.com/offers).

+

Up to  
40%

Savings on  
lens enhancements†

Enroll through your employer today.  
Contact us: **800.877.7195** or [vsp.com](http://vsp.com)

# Your VSP Vision Benefits Summary

STATE BANKERS ASSOCIATION GROUP INSURANCE TRUST and VSP's Basic Plan provides you with an affordable Eyecare Plan.



**VSP Coverage Effective Date:** 01/01/2023

**VSP Provider Network:** VSP Choice

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>	\$15	Every calendar year
<b>Prescription Glasses</b>			
		\$30	See frame and lenses
<b>Frame</b>	<ul style="list-style-type: none"> <li>\$150 allowance for a wide selection of frames at VSP Providers &amp; Walmart/Sam's Club</li> <li>20% savings on the amount over your allowance</li> <li>\$80 Costco® frame allowance</li> </ul>	Included in Prescription Glasses	Every other calendar year
<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 calendar year
<b>Lens Enhancements</b>	<ul style="list-style-type: none"> <li>Scratch-resistant coating</li> <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 \$55 \$95 - \$105 \$150 - \$175	Every calendar year
<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 calendar year
<b>Diabetic Eyecare Plus Program</b>	<ul style="list-style-type: none"> <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
<b>Extra Savings</b>	<b>Glasses and Sunglasses</b>		
	<ul style="list-style-type: none"> <li>Extra \$20 to spend on featured frame brands. Go to <a href="http://vsp.com/specialoffers">vsp.com/specialoffers</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>		
	<b>Retinal Screening</b>		
	<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>		
	<b>Laser Vision Correction</b>		
	<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>		
<b>Your Coverage with Out-of-Network Providers</b>			
(FU UIF NPTU PVU PG ZPVS CFOFGJUT BOE HSFBUFS TBWJOHT XJUI B 741 OFUXPSL EPDUPS \$BMM .FNCF5 4FSWJDFT GPS PVU PG OFUXPSL QMBO EFUBJMT			
\$PWFSBHF XJUI B SFUBJM DIBJO NBZ CF EIGGFSFOU PS OPU BQQMZ OODE ZPVS CFOFGJU JT FGGFDUJWF WJTJU WTQ DPN GPS EFUBJMT 741 HVBSBOUFFT DPWFSBHF GSPN 741 OFUXPSL QSPWJEFST POMZ \$PWFSBHF JOGPNBUJPO JT TVCKFDU UP DIBOHF *O UIF FWOFOU PG B DPOGMJDU CFUXFFO UJIT JOGPNBUJPO BOE ZPVS PSHBOJBUJPO T DPOUSBDU XJUI 741 UIF UFSNT PG UIF DPOUSBDU XJMM QSFWBJM #BTFE PO BQQMJDRCMF MBXT CFOFGJUT NBZ WBSZ CZ MPDDBUPO *O UIF TUBUF PG 8BTUOHUPO 741 7TJPO \$BSF *OD JT UIF MFHBM OBNF PG UIF DPSQPSBUJPO UISPVHI XJUI 741 EPFT CVTJOFTT			

Contact us. **800.877.7195** | [vba.vspforme.com](http://vba.vspforme.com)

<sup>1</sup> Brands/Promotion subject to change.

\*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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