

# Get the best in eye care and eyewear with VBA Benefits Corporation - Basic Plan and VSP® Vision Care.

Why enroll in VSP? We invest in the things you value most—the best care at the lowest out-of-pocket costs. Because we're the only national not-for-profit vision care company, you can trust that we'll always put your wellness first.

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

- Value and Savings. You'll enjoy more value and the lowest out-of-pocket costs.
- High Quality Vision Care. You'll get the best care from a VSP provider, including a WellVision Exam®—the most comprehensive exam designed to detect eye and health conditions.
- Choice of Providers. The decision is yours to make—choose a VSP doctor, a participating retail chain, or any out-of-network provider.
- Great Eyewear. It's easy to find the perfect frame at a price that fits your budget.

#### Using your VSP benefit is easy.

- Create an account at vsp.com. Once your plan is effective, review your benefit information.
- Find an eye care provider who's right for you. To find a VSP provider, 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 more¹. Visit **vsp.com** to find a Premier Program location that carries these brands. Prefer to shop online? Check out all of the brands at **Eyeconic.com**, VSP's online eyewear store.



Enroll in VSP today. You'll be glad you did. Contact us. 800.877.7195 vba.vspforme.com

## **Your VSP Vision Benefits Summary**



VBA Benefits Corporation - Basic Plan and VSP provide you with an affordable eye care plan.

**Laser Vision Correction** 

VSP Coverage Effective Date: 01/01/2020		VSP Provider Network: VSP Choice		
Benefit	Description	Copay	Frequency	
Your Coverage with a VSP Provider				
WellVision Exam	Focuses on your eyes and overall wellness	\$15	Every calendar year	
Prescription Glasses		\$30	See frame and lenses	
Frame	<ul> <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	
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 calendar year	
Lens Enhancements	<ul> <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	
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 calendar 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	<ul> <li>Retinal Screening</li> <li>No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam</li> </ul>			

Your Coverage with Out-of-Network Providers					
Visit vsp.com for details, if you plan to see a provider other than a VSP network provider.					
Exam         up to \$45           Frame         up to \$70           Single Vision Lenses         up to \$30	Lined Bifocal Lensesup to \$50 Lined Trifocal Lensesup to \$65	Progressive Lenses up to \$50 Contacts up to \$105			

· Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities

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.

### Contact us. 800.877.7195 | vba.vspforme.com