



A LOOK AT YOUR VSP VISION COVERAGE

SEE HEALTHY AND LIVE HAPPY WITH HELP FROM ARENTFOX SCHIFF AND VSP.



As a VSP® member, you get personalized care from a VSP network doctor at low out-of-pocket costs.

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 for additional savings.

PROVIDER CHOICES YOU WANT.

With an average of five VSP network doctors within six miles of you, it's easy to find a nearby in-network doctor. Plus, maximize your coverage with bonus offers and additional savings that are exclusive to Premier Program locations.



Like shopping online? Go to eyeconic.com® and use your vision benefits to shop over 50 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®. This comprehensive 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.

USING YOUR BENEFIT IS EASY!

Create an account on vsp.com to view your in-network coverage, find the VSP network doctor who's right for you, and discover savings with exclusive member extras. At your appointment, just tell them you have VSP.

GET YOUR PERFECT PAIR

EXTRA \$20 + UP TO 40%
TO SPEND ON
FEATURED FRAME BRANDS*
SAVINGS ON LENS
ENHANCEMENTS

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SEE MORE BRANDS AT VSP.COM/OFFERS.



Contact us: **800.877.7195** or vsp.com

YOUR VSP VISION BENEFITS SUMMARY

ARENTFOX SCHIFF and VSP provide you with an affordable vision plan.

PROVIDER NETWORK:

VSP Signature

EFFECTIVE DATE:

01/01/2022



| BENEFIT | DESCRIPTION | COPAY | FREQUENCY |
|-----------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------|---------------------|
| YOUR COVERAGE WITH A VSP PROVIDER | | | |
| WELLVISION EXAM | <ul style="list-style-type: none">Focuses on your eyes and overall wellness | \$10 | Every 12 months |
| ESSENTIAL MEDICAL EYE CARE | <ul style="list-style-type: none">Retinal screening for members with diabetesAdditional exams and services beyond routine care to treat immediate issues from pink eye to sudden changes in vision or to monitor ongoing conditions such as dry eye, diabetic eye disease, glaucoma, and more.Coordination with your medical coverage may apply. Ask your VSP doctor for details. | \$0 per screening \$20 per exam | Available as needed |
| PRESCRIPTION GLASSES | | \$25 | |
| FRAME | <ul style="list-style-type: none">\$150 featured frame brands allowance\$130 frame allowance20% savings on the amount over your allowance | Included in Prescription Glasses | Every 24 months |
| LENSES | <ul style="list-style-type: none">Single vision, lined bifocal, and lined trifocal lensesImpact-resistant lenses for dependent children | Included in Prescription Glasses | Every 12 months |
| LENS ENHANCEMENTS | <ul style="list-style-type: none">Standard progressive lensesPremium progressive lensesCustom progressive lensesAverage savings of 40% on other lens enhancements | \$0 \$80 - \$90 \$120 - \$160 | Every 12 months |
| CONTACTS (INSTEAD OF GLASSES) | <ul style="list-style-type: none">\$130 allowance for contacts; copay does not applyContact lens exam (fitting and evaluation) | Up to \$60 | Every 12 months |
| EXTRA SAVINGS | Glasses and Sunglasses <ul style="list-style-type: none">Extra \$20 to spend on featured frame brands. Go to vsp.com/offers for details.30% savings on additional glasses and sunglasses, including lens enhancements, from the same VSP provider on the same day as your WellVision Exam. Or get 20% from any VSP provider within 12 months of your last WellVision Exam. | | |
| | Routine Retinal Screening <ul style="list-style-type: none">No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam | | |
| | Laser Vision Correction <ul style="list-style-type: none">Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilitiesAfter surgery, use your frame allowance (if eligible) for sunglasses from any VSP doctor | | |

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 retail chain may be different or not apply. Log in to vsp.com to check your benefits for eligibility and to confirm in-network locations based on your plan type. VSP guarantees coverage from VSP network providers only. 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.

*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.

Classification: Restricted

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ESSENTIAL MEDICAL EYE CARE

As the only national not-for-profit vision care company, VSP® Vision Care reinvests in the things you value most—like protecting your eyes. We are committed to providing members with the best care, which is why Essential Medical Eye Care allows you to receive additional follow-up medical eye care services from your VSP doctor, who knows your eyes best.



WHAT'S COVERED UNDER ESSENTIAL MEDICAL EYE CARE?

- Covered-in-full retinal screening (digital imaging of the inside of the eye) for members with diabetes who do not have diabetic eye disease. These retinal photographs help your doctor establish a baseline to monitor and track changes in your eyes over time
- Additional exams and services that track and monitor diabetic eye disease progression
- Treatment for dry eye, pink eye, eye injury, and foreign body removal
- Exams and services to diagnose and monitor glaucoma and cataracts
- Tests to diagnose sudden vision changes

DID YOU KNOW?

VSP members can save up to 75% on test strips and other diabetes care supplies. Visit **vsp.com/simplevalues** to access your savings.

THE PROOF IS IN THE VISION PLAN

- Visit your VSP doctor whenever needed—services are covered with just a copay.² No referral is needed.
- At your appointment, tell them you have VSP. There's no ID card necessary.
- We'll handle the rest—there are no claim forms to complete when you see a VSP doctor.

**Find the VSP doctor who's right for you at
vsp.com or call 800.877.7195.**

1. National Eye Institute, <https://www.nei.nih.gov/learn-about-eye-health/eye-conditions-and-diseases/diabetic-retinopathy> 2. Essential Medical Eye Care is considered supplemental medical eye care coverage. Your health insurance carrier should be billed as the primary payer when other coverage exists and your doctor participates on the health plan's network. Contact your VSP doctor for more information.

KEEP YOUR EYES HEALTHY FOR LIFE.

A WellVision Exam® from a VSP® network doctor helps detect the signs of health conditions like high blood pressure, diabetes, and high cholesterol—along with other eye and health issues.



YEARLY EYE EXAMS ARE IMPORTANT.



BABIES & TODDLERS

Approximately 80% of what children learn is through their eyes.¹ Impaired vision can affect a child's cognitive, emotional, and physical development by potentially limiting their exposure to a range of experiences and information. Be sure to schedule their first eye exam at six months old and then every year.



CHILDREN

More than one in four school-age children have some form of a vision problem. Studies show that 60% of students identified as problem learners have undetected vision troubles.² Schedule your child's yearly eye exam at the beginning of each school year.



ADULTS

More than four million Americans over the age of 40 have some form of vision impairment.³ Vision changes are normal with age. Even if you have 20/20 vision, annual eye exams are important because eye doctors can spot signs of chronic conditions before symptoms appear.



SENIORS

As we get older, we're more susceptible to cataracts, glaucoma, and macular degeneration. Macular degeneration is the leading cause of vision loss and blindness among Americans age 65 and older.⁴ Many eye diseases start with subtle symptoms and yearly eye exams can help prevent vision loss.



DON'T WAIT

until there's a vision issue to schedule an eye exam!

Yearly eye exams are preventive care that can help you stay healthy at any age.

Schedule an appointment with your VSP network doctor today!

**Visit vsp.com/eye-doctor to find the doctor who's right for you.
Need help? Call us at 800.877.7195.**

1. University of California Los Angeles academic study, 2013. 2. American Optometric Association, 2021. 3. Centers for Disease Control and Prevention, June 2020. 4. National Eye Institute, 2019

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EYEWEAR PROTECTION PROGRAM



The Eyewear Protection Program is a worry-free warranty on your featured frame. VSP® Vision Care will replace your broken or damaged frames free of charge when purchased from a practice location participating in the VSP Global® Premier Program.

WHAT'S INCLUDED

- **REPLACEMENT OF YOUR BROKEN OR DAMAGED FRAME**

If your frames are broken or damaged within 12 months from the date of purchase, return them to your practice that participates in the Premier Program. Your doctor will replace them free of charge, no questions asked.

- **EXTRA SAVINGS ON REPLACEMENT LENSES**

If both your frame and lenses break, you can replace your lenses and any lens enhancements at special warranty pricing.

| Lens Replacement Costs | | Standard Lens Enhancement Costs* | |
|------------------------|------|----------------------------------|------|
| Single Vision Lenses | \$40 | Progressive Lenses | \$55 |
| Lined Bifocal Lenses | \$60 | Anti-glare Coating | \$41 |
| Lined Trifocal Lenses | \$75 | Light-reactive Lenses | \$75 |
| | | Scratch-resistant Coating | \$17 |
| | | Impact-resistant Lenses | \$31 |

GET MORE WITH THE PREMIER PROGRAM!

FREE WARRANTY PROTECTION FOR YOUR GLASSES WHEN YOU PURCHASE A FEATURED FRAME BRAND FROM A PRACTICE LOCATION PARTICIPATING IN THE PREMIER PROGRAM.

FEATURED FRAME BRANDS

Altair® • Anne Klein • bebe • CALVIN KLEIN
CALVIN KLEIN JEANS • Cole Haan • Columbia
Converse • Cutler and Gross • DKNY • Donna Karan
Dragon® • Draper James • Flexon® • Genesis™
JOE Joseph Abboud • Joseph Abboud • Kilter®
Lacoste • Lanvin • Lenton & Rusby® • Liu Jo • Longchamp
Marchon NYC™ • McAllister • MCM • Nautica • Nike • Nine West
Otis & Piper™ • Paul Smith • Pure® • Salvatore Ferragamo
Skaga® • Spyder • Sunlites™ • Victoria Beckham

*Premium lens enhancements also available.

The Eyewear Protection Program is not an insurance plan. The program provides additional warranty protection for breakage only and cannot be used to replace lost or stolen glasses. Lens and frame replacement is based on the professional judgment of the VSP doctor. To qualify for the Eyewear Protection Program, you must purchase an eligible featured frame from a practice location participating in the Premier Program. The Eyewear Protection Program is available for one year from the original date of purchase of an eligible featured frame brand, which are subject to change. If the original frame is not available, another featured frame brand of similar style and cost may be used. Check with your doctor's office on which brands and styles are currently available. VSP reserves the right to change or cancel this program at any time without notice. The Premier Program is intended to help VSP members maximize their vision care benefits and its banner is not meant as a designation of care quality as all of our doctors meet high-quality standards of VSP for professional services. The doctor's information and Premier Program participation is subject to change.

Classification: Public

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SAVE UP TO 60% ON BRAND-NAME HEARING AIDS

Like vision loss, hearing loss can have a huge impact on your quality of life. However, the cost of a pair of quality hearing aids usually costs more than \$5,000¹, and few people have hearing aid insurance coverage.

TruHearing® makes hearing aids affordable by providing exclusive savings to all VSP® Vision Care members. You can save up to 60% on a pair of hearing aids with TruHearing. What's more, your dependents and even extended family members are eligible, too.

In addition to great pricing, TruHearing provides you with:

- Three provider visits for fitting and adjustments
- 45-day trial
- Three-year manufacturer warranty for repairs and one-time loss and damage replacement
- 48 free batteries per hearing aid for non-rechargeable models

Plus, with TruHearing you'll get:

- Access to a national network of more than 6,000 hearing healthcare providers
- Discounted pricing on a wide selection of the latest brand name hearing aids
- High quality, low cost batteries delivered to your door

Best of all, if you already have a hearing aid allowance from your health plan or employer, you can combine it with TruHearing prices to reduce your out-of-pocket expense even more!

TruHearing®

truhearing.com/vsp

HERE'S HOW IT WORKS:

Contact TruHearing.

Call **877.396.7194**. You and your family members must mention VSP.

Schedule exam.

TruHearing will answer your questions and schedule a hearing exam with a local provider.

Attend appointment.

The provider will perform a hearing exam, make a recommendation, order the hearing aids through TruHearing, and fit them for you.

Learn more about this VSP Exclusive Member Extra at truhearing.com/vsp or call 877.396.7194 with questions.

1. Based on a 2018 third-party survey of nationwide provider and manufacturer retail pricing.

VSP is providing information to its members but does not offer or provide any discount hearing program. The relationship between VSP and TruHearing is that of independent contractors. VSP makes no endorsement, representations, or warranties regarding any products or services offered by TruHearing, a third-party vendor. The vendor is solely responsible for the products or services offered by them. If you have any questions regarding the services offered here, you should contact the vendor directly.

TruHearing offers individuals the opportunity to purchase hearing aids at discounted prices, including individuals covered by self-funded health plans not subject to state insurance or health plan regulations. TruHearing is not insurance and not subject to state insurance regulations. TruHearing provides discounts to certain healthcare groups for hearing aid sales and services; TruHearing provides fitting, programming, and three adjustment visits at no cost; the member is obligated to pay for testing, and all post-fitting hearing care services, but will receive a discount from those healthcare providers who have contracted with TruHearing. Not available directly from VSP in the states of Washington and California.

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