



Your Vision Benefit Summary

Keep your eyes healthy with UNITED HERITAGE and VSP® Vision Care.

Using your VSP benefit is easy.

- Find an eyecare provider who's right for you.
 With open access to see any eyecare provider, you can see the one who's right for you. Choose a VSP doctor or any other provider. To find a VSP doctor, visit vsp.com or call 800.877.7195.
- Review your benefit information. Visit vsp.com to review your plan coverage before your appointment.
- At your appointment, tell them you have VSP. There's no ID card necessary.

That's it! We'll handle the rest—there are no claim forms to complete when you see a VSP doctor.

Personalized Care

A VSP doctor provides personalized care that focuses on keeping you and your eyes healthy year after year. Plus, when you see a VSP doctor, you'll get the most out of your benefit, have lower out-of-pocket costs, and your satisfaction is guaranteed.

Choice in Eyewear

From classic styles to the latest designer frames, you'll find hundreds of options for you and your family. You'll have access to great brands, like bebe®, Calvin Klein, Disney, FENDI, Nike, and Tommy Bahama®.

Plan Information

VSP Doctor Network: VSP Choice

| Benefit | Description | Copay | | |
|---------------------------------|---|-------|--|--|
| Your Coverage with a VSP Doctor | | | | |
| WellVision Exam | Focuses on your eyes and overall wellnessEvery 12 months | \$10 | | |

| Prescription Glasses \$25 | | |
|-------------------------------------|--|--|
| Frame | \$130 allowance for a wide selection of frames 20% off amount over your allowance Every 24 months | Included in Prescription Glasses |
| Lenses | Single vision, lined bifocal, and lined trifocal lenses Polycarbonate lenses for dependent children Every 12 months | Included in Prescription Glasses |
| Lens Options | Standard progressive lenses Premium progressive lenses Custom progressive lenses Average 20-25% off other lens options Every 12 months | \$55 \$95 - \$105 \$150 - \$175 |
| Contacts (instead of glasses) | \$130 allowance for contacts and contact lens exam (fitting and evaluation) 15% off contact lens exam (fitting and evaluation) Every 12 months | \$0 |

| Extra |
|-----------|
| Savings |
| and |
| Discounts |

Glasses and Sunglasses

 20% off additional glasses and sunglasses, including lens options, from any VSP doctor within 12 months of your last WellVision Exam.

Laser Vision Correction

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

Your Coverage with Other Providers

Visit vsp.com for details, if you plan to see a provider other than a VSP doctor.

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|--------------------------------|---------------------------------|
| Examup to \$45 | Lined Trifocal Lensesup to \$65 |
| Frameup to \$70 | Progressive Lensesup to \$50 |
| Single Vision Lensesup to \$30 | Contactsup to \$105 |
| Lined Bifocal Lensesup to \$50 | |

VSP guarantees coverage from VSP doctors 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.