

Get the best in eye care and eyewear with J.Crew 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.

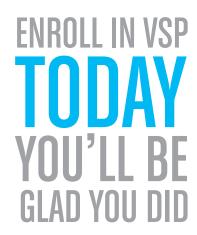
Choice in Eyewear

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 more.¹ Visit **vsp.com** to find a VSP provider who carries these brands. Prefer to shop online? Check out all of the brands at **eyeconic.com**®, the VSP online eyewear store.





_____J.CREW____ M E R C A N T I L E



Your VSP Vision Benefits Summary

J.Crew and VSP provide you with an affordable eye care plan.



VSP Provider Network: VSP Signature

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		\$25	See Frame and Lenses	
Frame	 \$150 allowance for a wide selection of frames \$170 allowance for featured frame brands 20% savings on the amount over your allowance \$80 Costco® frame allowance 	Included in Prescription Glasses	Every other calendar year	
Lenses	 Single vision, lined bifocal, and lined trifocal lenses Polycarbonate lenses for dependent children 	Included in Prescription Glasses	Every calendar year	
Lens Enhancements	 Standard progressive lenses Premium progressive lenses Custom progressive lenses Average 35-40% savings on other lens enhancements 	\$50 \$80 - \$90 \$120 - \$160	Every calendar year	
VSP Diabetic Eyecare Plus Program ^{sм}	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.	\$20	As needed	
Additional Pairs of Eyev	vear			
Contacts	\$130 allowance for additional contactsContact lens exam (fitting and evaluation)	Up to \$60	Every calendar year	
Extra Savings	 Glasses and Sunglasses Extra \$20 to spend on featured frame brands. Go to vsp.com/specialoffers 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. 			
	Retinal Screening No more than a \$39 copay on routine retinal screening as an enhancement to a 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 Out-of-Network Providers					
Visit vsp.com for details, if you plan to see a provider other than a VSP network provider.					
•	Lined Bifocal Lensesup to \$75 Lined Trifocal Lensesup to \$100	•			

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 | vsp.com