Get the best in eyecare and eyewear with ST. MARY’S COLLEGE and VSP® Vision Care.

At 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 over profit.

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 doctor, including a WellVision Exam®—the most comprehensive exam designed to detect eye and health conditions. Plus, when you see a VSP doctor, your satisfaction is guaranteed.
- **Choice of Providers.** The decision is yours to make—choose a VSP doctor or any other provider.
- **Great Eyewear.** It’s easy to find the perfect frame at a price that fits your budget.

Using your VSP benefit is easy.

- **Find an eyecare provider who’s right for you.**
  To find a VSP doctor, visit vsp.com or call 800.877.7195.
- **Review your benefit information.** Once your benefit is effective, 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.

Choice in Eyewear

From classic styles to the latest designer frames, you’ll find hundreds of options. Choose from great brands, like bebe®, ck Calvin Klein, Flexon®, Lacoste, Michael Kors, Nike, Nine West, and more. Visit vsp.com to find a doctor who carries these brands.

See why we’re consumers’ #1 choice in vision care.

Contact us.
vsp.com | 800.877.7195
Your VSP Vision Benefits Summary

New in 2014, you automatically get an extra $20 to spend when you choose a featured frame brand like bebe®, ck Calvin Klein, Flexon®, Lacoste, Michael Kors, Nike, Nine West, and more. Visit vsp.com to find a doctor who carries these brands.

**VSP Coverage Effective Date:** 01/01/2014  
**VSP Doctor Network:** VSP Signature

Visit vsp.com for more details on your vision benefit and for exclusive savings and promotions for VSP members.

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Description</th>
<th>Copay</th>
<th>Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Your Coverage with a VSP Doctor</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>WellVision Exam</td>
<td>• Focuses on your eyes and overall wellness</td>
<td>$20</td>
<td>Every calendar year</td>
</tr>
<tr>
<td><strong>Prescription Glasses</strong></td>
<td></td>
<td>Included in Prescription Glasses</td>
<td>Every calendar year</td>
</tr>
</tbody>
</table>
| Frame | • $130 allowance for a wide selection of frames  
• $150 allowance for featured frame brands  
• 20% off amount over your allowance | Included in Prescription Glasses | Every calendar year |
| Lenses | • Single vision, lined bifocal, and lined trifocal lenses  
• Polycarbonate lenses for dependent children | Included in Prescription Glasses | Every calendar year |
| Lens Options | • Standard progressive lenses  
• Premium progressive lenses  
• Custom progressive lenses  
• Average 35-40% off other lens options | $50  
$80 - $90  
$120 - $160 | Every calendar year |
| Contacts (instead of glasses) | • $130 allowance for contacts; copay does not apply  
• Contact lens exam (fitting and evaluation) | Up to $60 | Every calendar year |
| **Diabetic Eyecare Plus Program** | | | |
| | • 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 |
| **Extra Savings and Discounts** | **Glasses and Sunglasses** | | |
| | • 30% off additional glasses and sunglasses, including lens options, from the same VSP doctor on the same day as your WellVision Exam. Or get 20% off from any VSP doctor within 12 months of your last WellVision Exam. | | |
| | **Retinal Screening** | | |
| | • Guaranteed pricing on retinal screening as an enhancement to your WellVision Exam. | | |
| | **Laser Vision Correction** | | |
| | • Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities  
• After surgery, use your frame allowance (if eligible) for sunglasses from any VSP doctor | | |

**Your Coverage with Other Providers**

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

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Copay</th>
<th>Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exam.........</td>
<td>up to $50</td>
<td></td>
</tr>
</tbody>
</table>
Frame......... | up to $70 |  
Single Vision Lenses | up to $50 |  
Lined Bifocal Lenses | up to $75 |  
Lined Trifocal Lenses | up to $100 |  
Progressive Lenses | up to $75 |  
Contacts......... | up to $105 |  

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.

See why we’re consumers’ #1 choice in vision care.  
Contact us. vsp.com | 800.877.7195

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