vsp Vision Benefits Summary

Plan A, \$10 copay

Your Coverage from a VSP Signature Doctor: \$10 copay

WellVision Exam® focuses on your eye health and overall wellnessevery 12 months

Prescription Glasses

Lenses	every 24 months
	• Single vision, lined bifocal and lined trifocal lenses.• Polycarbonate lenses for dependent children.
Frame	
	• \$150 allowance for frame of your choice.• 20% off amount over your allowance

~OR~

Low Vision Benefits and Diabetic EyeCare Program are also included. Please view a Certificate of Benefits or visit VSP.com for more details.

Extra Discounts and Savings:

Glasses and Sunglasses

•Average 35 - 40% savings on all non-covered lens options

•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

Contacts

•15% off cost of contact lens exam (fitting and evaluation)

Laser Vision Correction

We have negotiated special pricing with participating centers, which can add up to hundreds of dollars in savings for VSP members. Contact VSP.com for more details.

Open Access

While 95% of our members choose a VSP Preferred Provider for the enhanced benefits and deeper discounts, your plan also includes the following enhanced open access schedule that you can use at all other provider locations, including any national or local chain. If you decide to see a non-VSP provider, call VSP first at 800-877-7195.

You may also use an affiliate provider at COSTCO. COSTCO is considered "out of network" and services will be reimbursed at the "Open Access Reimbursement Schedule" (below). COSTCO has direct access to the VSP system and will be able to submit claims directly to VSP.

Open Access Reimbursement Schedule:

Exam: \$50.00. Single-vision lenses \$50.00 Lenticular lenses \$125.00 Contact Lenses: Elective \$105.00

Bifocal lenses \$75.00 Progressive lenses \$75.00 Necessary Contact lenses \$210.00 Trifocal lenses \$100.00 Frame \$70.00

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

Serviced by: Dentaland VisionIns.com Wolfpack Insurance Services, Inc. PO Box 156 Belmont CA 94002 Fax: (650) 591-4022 Phone (800) 350-8041 Lic # 0814789



Keep your eyes healthy with VSP[®] Vision Care.

As a member, VSP puts you first by investing in the things you value most—high-quality vision care at the best value. Because we're the only national, not-for-profit vision care company, you can trust that we'll always put your wellness over profit.

Regular eye exams are important.

With VSP you get the highest level of care, including a WellVision Exam[®]—the industry's most thorough eye exam, designed to detect signs of health conditions like diabetes and high blood pressure.

Using your VSP benefit is easy.

- Receive eyecare and eyewear at the location that's right for you.
 Visit a VSP doctor or any other provider. With the best choice in eyewear, it's easy to find a frame that's right for you and your budget. Choose from great brands like bebe[®], ck Calvin Klein, Flexon[®], Lacoste, Michael Kors, Nike, Nine West, and more. To find a VSP doctor who carries your favorite brands, visit vsp.com.
- Review your benefit information. Before your appointment, visit vsp.com or call 800.877.7195 to review your benefit information and Exclusive Member Extras like special offers and rebates.
- 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.

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

Contact us. vsp.com | 800.877.7195

Satisfaction Guarantee

If you're not 100% happy with the eyecare and eyewear you receive from a VSP doctor, we'll make it right.

*Ipsos National Vision Plan Member Research, 2012



Big Value. More Savings with VSP° Vision Care.

With Exclusive Member Extras, savings never looked so good. We put our members first by providing exclusive special offers from VSP and leading industry brands, totaling more than \$2,500 in savings.

- Extra \$20 to spend on featured frame brands like Anne Klein, bebe[®], Calvin Klein, Flexon[®], Lacoste, Nike, Nine West, and more.^{1,3}
- Mail-in rebate savings and free trials on Bausch + Lomb[®] contacts
- Average savings of \$325 on Nike-authorized prescription sunglasses^{2,3}
- Up to 50% savings on UNITY® digital lenses^{2,3}
- Up to 40% savings on sunsync[™] lenses that adapt to your environment^{2,3}
- Up to \$500 savings on LASIK
- Savings of up to \$2,400 on a pair of digital hearing aids and savings on batteries for you and your extended family members through TruHearing^{®4}



For more great offers, scan or visit vsp.com/specialoffers.

BAUSCH+LOMB



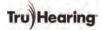
Flexon



NVISION

"sun**sync**"

TLC Laser Eye Centers







1. Brands/promotion subject to change

2. Savings based on doctor's retail price and vary by plan and purchase selection; average savings determined after benefits are applied.

3. Available only to VSP members with applicable plan benefits.

4. Savings compared to national average retail prices on state-of-the-art digital hearing aids; offer not available in WA

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TruHearing[®] Hearing Aid Discount Program

VSP[®] Vision Care members can save up to \$2,400 on a pair of digital hearing aids. Dependents and even extended family members are eligible for exclusive savings, too.

Hearing loss is growing in the workplace.

Like vision loss, hearing loss can have a huge impact on productivity and overall quality of life. Unfortunately, of the 30 million people who need hearing aids, only one in five has them. Cost is often a major factor.

96% of customers surveyed would recommend TruHearing to their friends and family.*

More Than Just Great Pricing

TruHearing also provides members with:

- · 3 provider visits for fitting, adjustments, and cleanings
- A 45-day money back guarantee
- · 3-year manufacturer's warranty for repairs and one-time loss and damage
- · 48 free batteries per hearing aid

Plus, members get:

- Access to a national network of more than 4,500 licensed hearing aid professionals
- Straight-forward, nationally fixed pricing on more than 90 digital hearing aids in 400 styles from five of the seven industry-leading brands
- · Deep discounts on replacement batteries shipped directly to their door

Best of all, if your organization already offers a hearing aid benefit, members can combine it with this program to maximize the benefit and reduce their out-of-pocket expense.

VSP is a registered trademark of Vision Service Plan. All other brands or marks are the property of their respective owners.

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

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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. Offer not available in WA.



Here's how it works:

- 1. Members call TruHearing. Members and their family call 877.396.7194 and mention VSP.
- 2. Schedule exam.

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

3. Attend appointment.

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

^{*}Based on a 2013 satisfaction study of VSP members.