

Make Eye Health a Priority with VSP!

Your health comes first with VSP and The Segal Group, Inc. Take a look at your VSP vision care coverage.



VSP members save an annual average of

\$471*

More Ways to Save

Extra **\$20** to spend on Featured Frame Brands[†]

bebe Calvin Klein COLE HAAN
 DRAGON FLEXON LONGCHAMP PARIS
 and more

Up to **40%** savings on lens enhancements[‡]

See all brands and offers at vsp.com/offers.

Enroll through your employer today.

Questions?

vsp.com or **800.877.7195**



Scan QR code or visit vsp.com to learn more.

Routine eye exams have saved lives.

Did you know an eye exam is the only non-invasive way to view blood vessels in your body? Your VSP® network eye doctor can detect signs of over 270 health conditions during an eye exam.**

Savings you'll love.

See and look your best without breaking the bank. VSP members get exclusive savings on popular frame brands and contact lenses, and they get additional discounts on things like LASIK, and more.

The choice is yours!

VSP gives you thousands of in-network choices, including private practice doctors, regional and national optical retail chains, or online at eyeconic.com®. You'll get the most out of your benefits at a VSP Premier Edge™ location.



Preferred private practice and retail in-network choices

private practice doctors

Visionworks

Getting started is easy!

Let your plan do the most it can. When you create an account on vsp.com, you can view your in-network coverage details, find a VSP network doctor that is right for you, and discover extra savings to maximize your benefits.

[†]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. *Based on state and national averages for eye exams and most commonly purchased brands. This represents the average savings for a VSP member with a full-service plan at an in-network provider. Your actual savings will depend on the eyewear you choose, the plan available to you, the eye doctor you visit, your copays, your premium, and whether it is deducted from your paycheck pre-tax. Source: VSP book-of-business paid claims data for Aug-Jan of each prior year. **Full Picture of Eye Health, American Optometric Association, 2020. +Coverage with a retail chain may be different or not apply.

VSP guarantees member satisfaction from VSP 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. TruHearing is not available directly from VSP in the states of California and Washington. VSP Premier Edge™ is not available for some members in the state of Texas.

To learn about your privacy rights and how your protected health information may be used, see the VSP Notice of Privacy Practices on vsp.com. Visionworks and Eyeconic are VSP-affiliated companies.

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All other brands or marks are the property of their respective owners. 125909 VCCM

Your VSP Vision Benefits Summary

Prioritize your health and your budget with a VSP plan through The Segal Group, Inc. Get coverage for essentials, or upgrade to enhance your coverage options.

Provider Network:

VSP Signature



BENEFIT	DESCRIPTION	COPAY	BENEFIT	DESCRIPTION	COPAY
BASE PLAN Coverage with a VSP Doctor					
WELLVISION EXAM*	<ul style="list-style-type: none"> Focuses on your eyes and overall wellness Routine retinal screening Every calendar year 	\$15 Up to \$39	WELLVISION EXAM*	<ul style="list-style-type: none"> Focuses on your eyes and overall wellness Routine retinal screening Every calendar year 	\$15 Up to \$39
ESSENTIAL MEDICAL EYE CARE	<ul style="list-style-type: none"> Retinal imaging for members with diabetes covered-in-full Additional 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 network doctor for details. Available as needed 	\$20 per exam	ESSENTIAL MEDICAL EYE CARE	<ul style="list-style-type: none"> Retinal imaging for members with diabetes covered-in-full Additional 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 network doctor for details. Available as needed 	\$20 per exam
PRESCRIPTION GLASSES					PRESCRIPTION GLASSES
FRAME⁺	<ul style="list-style-type: none"> \$170 Featured Frame Brands allowance \$150 frame allowance 20% savings on the amount over your allowance 	Included in Prescription Glasses Every calendar year	FRAME⁺	<ul style="list-style-type: none"> \$170 Featured Frame Brands allowance \$150 frame allowance 20% savings on the amount over your allowance 	Included in Prescription Glasses Every calendar year
LENS	<ul style="list-style-type: none"> Single vision, lined bifocal, and lined trifocal lenses Every calendar year 	Included in Prescription Glasses	LENS	<ul style="list-style-type: none"> Single vision, lined bifocal, and lined trifocal lenses Every calendar year 	Included in Prescription Glasses
LENS ENHANCEMENTS⁺	<ul style="list-style-type: none"> Standard progressive lenses Premium progressive lenses Custom progressive lenses Anti-glare coating Tints/Light-reactive lenses Impact-resistant lenses Scratch-resistant coating Average savings of 40% on other lens enhancements Every calendar year 	\$0 \$80 - \$90 \$120 - \$160 \$0 \$0 \$0 \$0 \$0	LENS ENHANCEMENTS⁺	<ul style="list-style-type: none"> Standard progressive lenses Premium progressive lenses Custom progressive lenses Anti-glare coating Tints/Light-reactive lenses Impact-resistant lenses Scratch-resistant coating Average savings of 40% on other lens enhancements Every calendar year 	\$0 \$80 - \$90 \$120 - \$160 \$0 \$0 \$0 \$0 \$0
CONTACTS (INSTEAD OF GLASSES)	<ul style="list-style-type: none"> \$150 allowance for contacts; copay does not apply Contact lens exam (fitting and evaluation) Every calendar year 	Up to \$60	CONTACTS (INSTEAD OF GLASSES)	<ul style="list-style-type: none"> \$150 allowance for contacts; copay does not apply Contact lens exam (fitting and evaluation) Every calendar year 	Up to \$60
ADDITIONAL PAIR OF EYEWEAR			ADDITIONAL PAIR OF EYEWEAR	<ul style="list-style-type: none"> This enhancement allows you to get a second pair of glasses or contacts, subject to the same copays, frequency, and lens options as your first pair benefit Every calendar year 	\$15 for glasses or up to \$60 for contacts

ADDITIONAL SAVINGS	Glasses and Sunglasses
	<ul style="list-style-type: none"> Discover all current eyewear offers and savings at vsp.com/offers. 30% savings on unlimited additional pairs of prescription or non-prescription glasses/sunglasses, including lens enhancements, from the same VSP provider on the same day as your WellVision Exam. Or get 20% savings from a VSP provider within 12 months of your last WellVision Exam.
	Laser Vision Correction
	<ul style="list-style-type: none"> Average of 15% off the regular price; discounts available at contracted facilities. After surgery, use your frame allowance (if eligible) for sunglasses from any VSP doctor
	Exclusive Member Extras
	<ul style="list-style-type: none"> Contact lens rebates, lens satisfaction guarantees, and more offers at vsp.com/offers. Save up to 60% on digital hearing aids with TruHearing. Visit vsp.com/offers/special-offers/hearing-aids for details. Everyday savings on health, wellness, and more with VSP Simple Values.
BASE PLAN MONTHLY PRE-TAX CONTRIBUTION	\$13.77 Member only \$27.37 Member + 1 \$44.00 Member + family
SECOND PAIR BUY-UP PLAN MONTHLY PRE-TAX CONTRIBUTION	Add to Base Plan Cost: \$8.33 Member only \$16.25 Member + 1 \$25.96 Member + family

COVERAGE WITH AN OUT-OF-NETWORK DOCTOR

With so many in-network choices, VSP makes it easy to maximize your benefits. Choose from our large doctor network including private practice and retail locations. Plus, you can shop eyewear online at Eyeconic®. Log in to vsp.com to find an in-network doctor. Your plan provides the following out-of-network reimbursements:

Exam.....	up to \$50	Lined Bifocal Lenses.....	up to \$75	Contacts.....	up to \$105
Frame.....	up to \$70	Lined Trifocal Lenses.....	up to \$100	Tints.....	up to \$5
Single Vision Lenses.....	up to \$50	Progressive Lenses.....	up to \$75		