

# WELCOME TO THE VSP® VISION CARE FAMILY!



By becoming a VSP member, it's clear that eye health is important to you. That's great, because we really love eyes and want to help you get the most out of your coverage. When you visit an in-network doctor, you'll not only pay less out of pocket, you'll also save more on the stylish eyewear you actually want.

## FIRST THINGS FIRST...

### CREATE AN ACCOUNT ON VSP.COM

You'll have a ton of personalized tools at your fingertips to make using your benefits easy.

#### OUR MUST-CLICK LIST



Discover money-saving offers with our Exclusive Member Extras



Find an in-network doctor



Manage your account and print your member vision card

That's it for now. But if you have any questions, give us a call at **800.877.7195** or visit [vsp.com](http://vsp.com).

## THANKS FOR CHOOSING VSP!

**Kate Renwick-Espinosa**  
President, VSP Vision Care






See better  
for life.

## Welcome to VSP®!

Life is better in focus,<sup>™</sup> and we make your overall eye health and wellness our top priorities. As a VSP member, you have access to the best care and cutting-edge technologies at the lowest out-of-pocket costs.



### Get started at [vsp.com](http://vsp.com):

-  **Check your VSP vision coverage** and find a VSP network doctor to get the most out of your vision benefit.
-  **Take advantage of Exclusive Member Extras**, like an extra \$20 to spend on featured frame brands and savings of up to 40% on lens enhancements, to save even more on your eyewear.<sup>1</sup> Visit a doctor who participates in the Premier Program for additional bonus offers.
-  **Print a Member Vision Card—if you'd like one.** There's no ID card necessary—just tell your provider you have VSP.

You deserve access to personalized and affordable vision care. That's why we're committed to ensuring that you experience a lifetime of good vision.

**YOUR VISION  
& HEALTH  
COME FIRST  
WITH VSP**

Create an account,  
find a VSP network  
doctor, and see  
your benefit at  
[vsp.com](http://vsp.com) today!

Questions? [vsp.com](http://vsp.com) | 800.877.7195

1. Check your frame coverage to see if this offer applies. Brands and promotions are subject to change.

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# Because life is better in focus.

Enroll in your VSP® vision benefit.

Open enrollment is here, and it's time to enroll in your VSP® vision benefit. Why enroll in VSP Vision Care? As a member, you'll receive access to care from great eye doctors, quality eyewear, and the affordability you deserve, all at the lowest out-of-pocket costs.



## Save money.

VSP members save an average of \$365 per year with a VSP network doctor!\*

You'll also have access to Exclusive Member Extras, like savings and special offers, that can save you more than \$2,500.



## Stay healthy.

You'll get access to the best care from a VSP network doctor, including a WellVision Exam®—the most thorough exam designed to detect signs of eye and health conditions, like diabetes, high blood pressure, and high cholesterol.



## Look great.

You'll find hundreds of frame options for you and your family. Get an extra \$20 to spend\*\* on featured frame brands like bebe®, Calvin Klein, Cole Haan, Flexon®, Lacoste, Nike, Nine West, and more. Plus, save up to 40% on lens enhancements!\*\*\*

# Enroll today.

Contact your employer for details on how to enroll.

Still undecided? Learn why people like you choose VSP at [SeeMuchMore.com](http://SeeMuchMore.com).

\*Based on national averages for comprehensive eye exams and most commonly purchased brands. Your actual savings will depend on the plan available to you, your copays, contribution level, and whether your contribution is deducted from your paycheck pre-tax.

\*\*Extra \$20 available only 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. Available only through VSP network doctors to VSP members with applicable plan benefits. Ask your VSP network doctor for more details.

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Life is  
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## Get access to the best in eye care and eyewear with Lee County Board of County Commissioners (Low Plan) and VSP® Vision Care.



Why enroll in VSP? As a member, you'll receive access to care from great eye doctors, quality eyewear, and the affordability you deserve, all at low out-of-pocket costs.

### You'll like what you see with VSP.

- **Value and Savings.** You'll enjoy more value and low out-of-pocket costs.
- **High Quality Vision Care.** You'll get great care from a VSP network doctor, including a WellVision Exam®—a comprehensive exam designed to detect eye and health conditions.
- **Choice of Providers.** The decision is yours to make—with the largest national network of private-practice doctors, plus participating retail chains, it's easy to find the in-network doctor who's right for you.
- **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](http://vsp.com).** Once your plan is effective, review your benefit information.
- **Find an eye doctor who's right for you.** Visit [vsp.com](http://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](http://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.<sup>1</sup> Visit [vsp.com](http://vsp.com) to find a Premier Program location that carries these brands. Plus, save up to 40% on popular lens enhancements.<sup>2</sup> Prefer to shop online? Check out all of the brands at [eyeconic.com](http://eyeconic.com)®, VSP's preferred online eyewear store.

Enroll in VSP today.  
You'll be glad you did.  
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# Your VSP Vision Benefits Summary



Lee County Board of County Commissioners (Low Plan) and VSP provide you with an affordable eyecare plan.

VSP Coverage Effective Date: 01/01/2019

VSP Provider Network: VSP Choice

Benefit	Description	Copay	Frequency
<b>Your Coverage with a VSP Provider</b>			
WellVision Exam	<ul style="list-style-type: none"> <li>Focuses on your eyes and overall wellness</li> </ul>	\$10	Every calendar year
<b>Prescription Glasses</b>		\$15	See frame and lenses
Frame	<ul style="list-style-type: none"> <li>\$120 allowance for a wide selection of frames</li> <li>\$170 allowance for featured frame brands</li> <li>20% savings on the amount over your allowance</li> <li>\$65 Costco® frame allowance</li> </ul>	Included in Prescription Glasses	Every other calendar year
Lenses	<ul style="list-style-type: none"> <li>Single vision, lined bifocal, and lined trifocal lenses</li> </ul>	Included in Prescription Glasses	Every calendar year
Lens Enhancements	<ul style="list-style-type: none"> <li>Standard Progressive lenses</li> <li>Scratch coating</li> <li>Polycarbonate</li> <li>UV (ultraviolet)</li> <li>Premium Progressive lenses</li> <li>Custom Progressive lenses</li> <li>Anti-reflective</li> <li>Photochromic</li> <li>Average savings of 20-25% on other lens enhancements</li> </ul>	\$0 \$0 \$10 \$10 \$95-\$105 \$150-\$175 \$41 \$70-\$82	Every calendar year
Contacts (instead of glasses)	<ul style="list-style-type: none"> <li>\$120 allowance for contacts; copay does not apply</li> <li>Contact lens exam (fitting and evaluation)</li> </ul>	Up to \$60	Every calendar year
Diabetic Eyecare Program	<ul style="list-style-type: none"> <li>Services related to type 1 diabetes. Limitations and coordination with medical coverage may apply. Ask your VSP doctor for details.</li> </ul>	\$20	As needed
Extra Savings	<b>Glasses and Sunglasses</b> <ul style="list-style-type: none"> <li>Extra \$20 to spend on featured frame brands. Go to <a href="http://vsp.com/specialoffers">vsp.com/specialoffers</a> for details.</li> <li>20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last WellVision Exam.</li> </ul>		
	<b>Retinal Screening</b> <ul style="list-style-type: none"> <li>No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam</li> </ul>		
	<b>Laser Vision Correction</b> <ul style="list-style-type: none"> <li>Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities</li> </ul>		

## Your Coverage with Out-of-Network Providers

Get the most out of your benefits and greater savings with a VSP network doctor. Call Member Services for out-of-network plan details.

Coverage with a participating retail chain may be different. Once your benefit is effective, visit [vsp.com](http://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. In the state of Washington, VSP Vision Care, Inc., is the legal name of the corporation through which VSP does business.

Contact us. 800.877.7195 | [vsp.com](http://vsp.com)

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- **Great Eyewear.** It's easy to find the perfect frame at a price that fits your budget.

### Using your VSP benefit is easy.

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<b>Frame</b>	<ul style="list-style-type: none"> <li>\$150 allowance for a wide selection of frames</li> <li>\$200 allowance for featured frame brands</li> <li>20% savings on the amount over your allowance</li> <li>\$80 Costco® frame allowance</li> </ul>	Included in Prescription Glasses	Every other calendar year
<b>Lenses</b>	<ul style="list-style-type: none"> <li>Single vision, lined bifocal, and lined trifocal lenses</li> </ul>	Included in Prescription Glasses	Every calendar year
<b>Lens Enhancements</b>	<ul style="list-style-type: none"> <li>Progressive lenses</li> <li>Polycarbonate lenses</li> <li>Anti-reflective</li> <li>UV (ultraviolet)</li> <li>Scratch coating</li> <li>Photochromic</li> <li>Average savings of 20-25% on other lens enhancements</li> </ul>	\$0 \$0 \$0 \$0 \$0	Every calendar year
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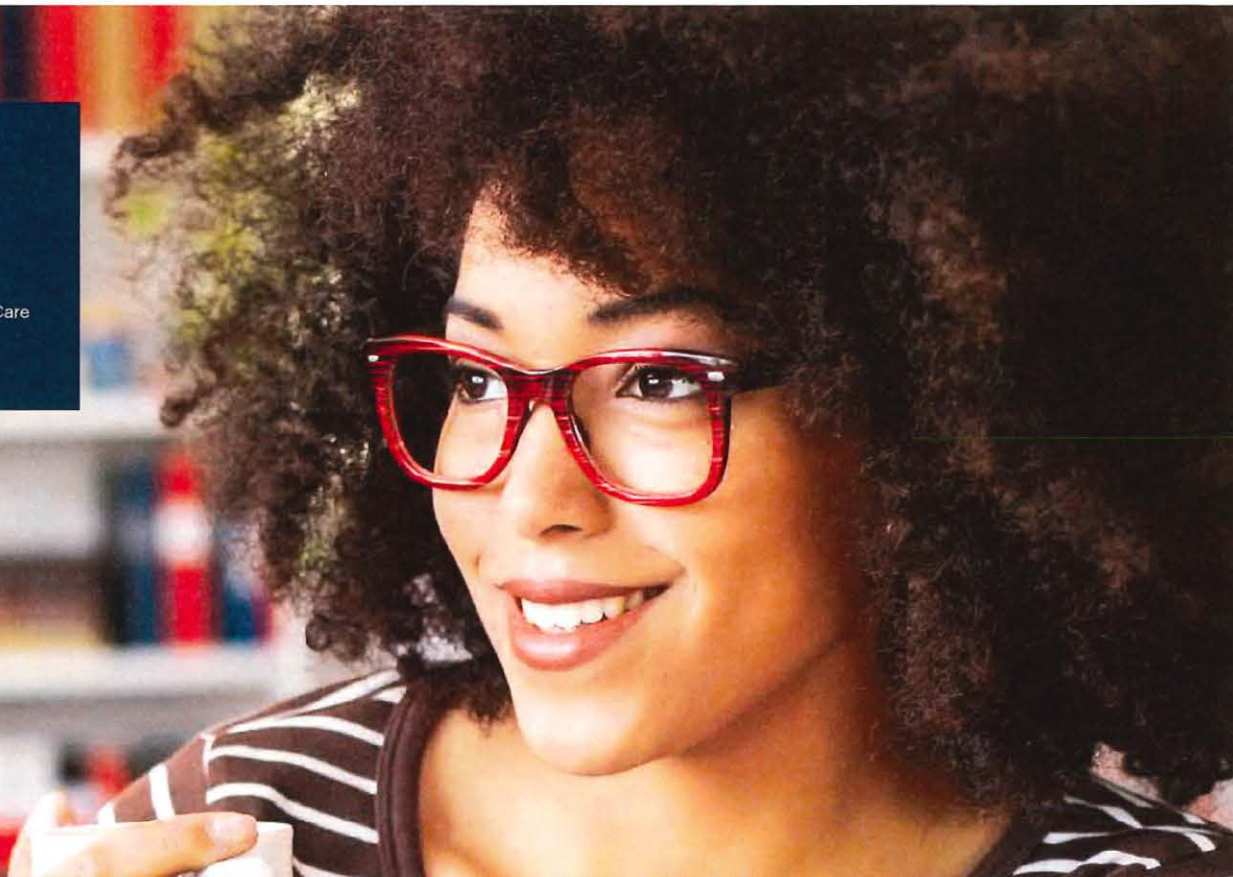
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**STYLISH EYEWEAR THAT WON'T BREAK THE BANK**  
**GET AN ADDITIONAL \$50\* TO SPEND ON FEATURED FRAME BRANDS**

Choose a style from one of these brands, and an additional \$50 will automatically be applied to your purchase when you use your benefits.

**Featured frame brands include:\*\***

Airlock® • Altair® • Anne Klein • bebe® • CALVIN KLEIN • CALVIN KLEIN JEANS • Chloé • Cole Haan • Columbia • DVF  
 Dragon® • Etro • Flexon® • Genesis • JOE Joseph Abboud® • Joseph Abboud® • Kilter™ Lacoste • Longchamp  
 Liu Jo • Marchon NYC™ • MCM • Nautica • Nike • Nine West • Otis & Piper™ Revlon® • Salvatore Ferragamo  
 Sight for Students® • Skaga • Sunlites™



Find a Premier Program location that carries a wide selection of featured frame brands at [vsp.com](http://vsp.com).



\*Additional \$50 to spend is in addition to your allowance and can't be used in conjunction with promotional offers. Visit [vsp.com](http://vsp.com) for details.  
 \*\*Frame brands subject to change.

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# MORE SAVINGS MORE SMILES

As the only national not-for-profit vision company, VSP® is focused on making our members—your employees—happy by offering the best value in vision plans.<sup>1</sup>

## THE PROOF IS IN THE VISION PLAN

- Low out-of-pocket costs
- Only vision care company to offer fully-covered, standard progressive lenses<sup>2</sup>
- Wholesale Frame Guarantee means more frames are covered in full

## EXCLUSIVE MEMBER EXTRAS: \$2,500+ IN ADDITIONAL SAVINGS!

As VSP members, your employees can take advantage of exclusive savings on everything from designer glasses to hearing aids to movie tickets. We've got savings for everyone!



### VISION

- Rebates and savings on glasses, sunglasses, and contact lenses
- Discounts on laser vision surgery
- Extra \$20 to spend on featured frame brands



### HEALTH

- Save up to 60% on a pair of digital hearing aids with TruHearing<sup>3</sup>
- Telehealth, prescription drugs, and diabetic care services



### LIFESTYLE

- Movie tickets, theme parks, travel, and lodging



## HAPPINESS ALL AROUND

Employees satisfied with benefits are 4X more satisfied with their jobs.<sup>4</sup>



## BONUS OFFERS

VSP members can save even more when they visit a VSP Premier Program location.

Spread the joy and visit [vsp.com/offers](http://vsp.com/offers) to see more ways employees can save.

1. 2017 National Vision Plan Member Survey 2. Some exceptions apply. Contact your Account Representative for details. A doctor will prescribe the best rx and lenses to meet the patient's needs. 3. VSP is providing information to its members, but does not offer or provide any discount hearing program. 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. TruHearing offers individuals the opportunity to purchase hearing aids at discounted prices, including individuals covered by self-funded health plans not subject to state insurance or health plan regulations. TruHearing is not insurance and not subject to state insurance regulations. TruHearing provides discounts to certain health care groups for hearing aid sales and services; TruHearing provides fitting, programming and three adjustment visits at no cost; the member is obligated to pay for testing, and all post-fitting hearing care services, but will receive a discount from those health care providers who have contracted with TruHearing. Not available directly from VSP in the states of Washington and California. 4. MetLife Study of Employee Benefits Trends, 2014.