Get access to the best in eye care and eyewear with VSP.

You've made the right decision to enroll in an Individual Vision Plan. Vision care is personal and so is your relationship with your eye doctor. 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.

Using your VSP benefit is easy.

   Once your plan is effective, login using your Social Security number to:
   • See coverage details, print your member reference card, and see your VSP network doctor visits.
   • Manage your account and update payment information safely and securely.
   • Get insights into your plan savings and tips to maximize your benefits.

2. Find a VSP network doctor who's right for you.
   • Keep your doctor, or choose from our network of 34,000 providers.
   • To find a doctor, visit vsp.com or call 800.877.7195.
   • Choose a Premier Program location to get the most out of your benefits at one convenient location.

3. Get a comprehensive eye exam and the perfect eyewear.
   • At your appointment, tell them you have VSP.
   • There is no ID card necessary.

That's it! We'll handle the rest—there are no claim forms to complete when you see a VSP network doctor.

We guarantee your satisfaction. If you're not 100% happy with the eye care and eyewear you receive from a VSP network doctor, we'll make it right.

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

VSP Individual Plan: Plus Plan

<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>$15</td>
<td>Every 12 months</td>
</tr>
</tbody>
</table>

**Prescription Glasses**

| Frame                         | $150 allowance for a wide selection of frames OR $170 allowance for featured frame brands OR 20% savings on the amount over your allowance | Included with Prescription Glasses | Every 12 months |
| Lenses                        | Single vision, lined bifocal, and lined trifocal lenses                       | Included with Prescription Glasses | Every 12 months |

**Lens Enhancements**

- Progressive lenses (standard, premium or custom)
- Anti-glare
- Light-to-dark tinting (photochromic adaptive lenses)
- Impact-resistant (polycarbonate) lenses
- Scratch-resistant coating
- Tinted (colored) lenses
- UV protection
- Average 20-25% savings on other lens enhancements

<table>
<thead>
<tr>
<th>$0 – $175</th>
<th>$41 – $85</th>
<th>$70 – $82</th>
<th>$31 – $35</th>
<th>$0</th>
<th>$15 – $17</th>
<th>$16</th>
</tr>
</thead>
</table>

**Contacts (instead of glasses)**

- $150 allowance for contacts and contact lens exam (fitting and evaluation)
- 15% savings on a contact lens exam

| $0                          | Every 12 months             |

**Glasses and Sunglasses**

- Extra $20 to spend on a featured frame brand, which is on top of your frame allowance. Simply choose a featured frame brand from your VSP network doctor and the extra $20 will be automatically applied to your purchase.
- 20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP network doctor within 12 months of your last WellVision Exam.

**Lens Enhancements**

- Progressive lenses (standard, premium or custom)
- Anti-glare
- Light-to-dark tinting (photochromic adaptive lenses)
- Impact-resistant (polycarbonate) lenses
- Scratch-resistant coating
- Tinted (colored) lenses
- UV protection
- Average 20-25% savings on other lens enhancements

**Extra Savings**

- $150 allowance for contacts and contact lens exam (fitting and evaluation)
- 15% savings on a contact lens exam

**Retinal Screening**

- No more than a $39 copay on routine retinal screenings 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.

**Your Coverage with Out-of-Network Providers**

- Get the most out of your benefits and greater savings with a VSP network doctor. If you visit an out-of-network provider, you will have higher out-of-pocket expenses.

| Exam.............................................urred to $45 | Lined Bifocal Lenses........upto $50 | Progressive Lenses........upto $50 | Contacts..................upto $105 |
| Frame.............................................urred to $70 | Lined Trifocal Lenses........upto $65 |                          |                          |
| Single Vision Lens..................upto $30 |                          |                          |                          |

**Renewing your Annual Plan**

Your plan will automatically renew at the end of your annual policy period and the payment information you provided us will be automatically charged for the appropriate amount. We'll remind you 60 days in advance of your renewal. Any changes to your plan must be made by phone within 30 days of your renewal date. For questions, visit vsp.com or call us at 800.877.7195.

**Automatic Payment**

VSP will automatically charge the form of payment you provided, beginning 1-2 weeks before your plan's effective date. If you selected the monthly payment option for your annual contract term, you're obligated to pay the required annual premium in twelve (12) monthly installments, regardless of when the benefits are used. To update your payment information, visit vsp.com or call us at call us at 800.877.7195.

Based on applicable laws, benefits may vary by location.

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1. 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 healthcare 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 hearing care providers who have contracted with TruHearing. Not available directly from VSP in the states of Washington and California.

2. Coverage terms and conditions are set forth in the policy under which the individual consumer is insured, and such terms and conditions vary according to the laws of the state in which the policy was issued. 

3. Brands/Promotions subject to change.

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HEALTHY VISION ASSOCIATION
MEMBER BENEFITS

1800FLOWERS.COM
Enjoy savings on a wide range of gifts from flowers and balloons, to gift baskets and spa products. Order online at 1800flowers.com/nac or call 1.800.FLOWERS (1.800.356.9377) and mention code NAC4U.

24-HOUR NURSE HELP LINE PLAN
Ask questions and receive unlimited access to information about your health, illnesses, and medications. Call 1.800.982.2401 if you need medical advice.

CAR RENTAL DISCOUNTS
Receive discounted rates on car rentals when using your member ID.
- Dollar Car Rental
  Save 7% off base rates at participating locations. To make a reservation call 1.800.800.4000 and use CDP#3063631.
- Hertz Car Rental
  Everyday savings of up to 25% off when you reserve using CDP# 2166137 for either business and leisure travel. To make a reservation call 1.800.654.2200.
- Thrifty Car Rental
  Save 7% off base rates at participating locations. Call 1.800.800.4000 and use CDP#3063632 to make a reservation.

Note: Some blackout dates and restrictions may apply. 24-hour advance reservations are required.

GATEWAY MEDICARD
Keep your personal medical profile handy at all times so emergency medical personnel will have access to data needed to administer appropriate care. Please visit gatewaymedicard.com or call 1.800.992.8044.

GYMAMERICA.COM
Use the web’s best interactive exercise and diet program to get your body in shape! Association members receive three months for the price of two. Visit gymamerica.com/NAC and sign up today.

MY ASSOCIATION SAVING BENEFITS PERKS PROGRAM
officediscounts.org/hva.html
Office Depot and OfficeMax are now one company! Healthy Vision Association Members can save up to 80% on over 93,000 products.

AS A MEMBER YOU’LL HAVE ACCESS TO EXCLUSIVE DISCOUNT PROGRAMS.

on everyday goods and services, while supporting vision-related charities, too.
HEALTHY VISION ASSOCIATION MEMBER BENEFITS

OFFICE DEPOT SUPPLIES AND FURNITURE

Receive up to 30% savings on the list price of more than 16,000 items, and 40% in-store on document binding services and high-speed digital copying. To start saving, visit business-edge.net and click on the Become A Member tab.

PREVENTATIVE HEALTH SCREENINGS

Life Line Screening’s services are designed for early detection of potential health problems leading to stroke, aortic aneurysms, arterial disease and osteoporosis. Find a screening location convenient to you at lifelinescreening.com/hva or call 1.866.964.9973.

SAFETYNET CHILD ID

Register your children so authorities will be able to provide faster, more complete information should a child go missing. To obtain an application for an ID card, visit safetynetchildid.com or call 1.800.992.8044.

TRUE CAR AUTO BUYING SERVICE

You can save time and money shopping for a new or used car with the Member Auto Buying Service through TRUE CAR. To get started, visit myassociationmembership.truecar.com.

UPS EXPRESS DELIVERY SERVICES

Save up to 21% on delivery services. Call UPS at 1.800.325.7000 and ask to be linked to the Business AdvantEdge Association discount program or sign up online at business-edge.net and click on Member Benefits/UPS.

VITAMIN DISCOUNT

To get your additional 15% savings visit swansonvitamins.com and shop for vitamins and supplements under the Swanson Brands tab. Use the promo code BB15OFF at checkout.

The Healthy Vision Association HELPS ITS MEMBERS SEE WELL AND BE HEALTHY.

Learn more. healthyvisionassociation.com | 800.992.8044

*All rebates and special offers are subject to change.

Note: Healthy Vision Association discounts aren't health insurance, and we don't make payments directly to medical service providers. It's a discount program, and you're obligated to pay for all healthcare services. You'll receive discounts for services at certain providers who've contracted with the program. The program and its administrators have no liability for providing or guaranteeing service or the quality of service rendered. Visit healthyvisionassociation.com for program availability in all states.