



Coverage Guide

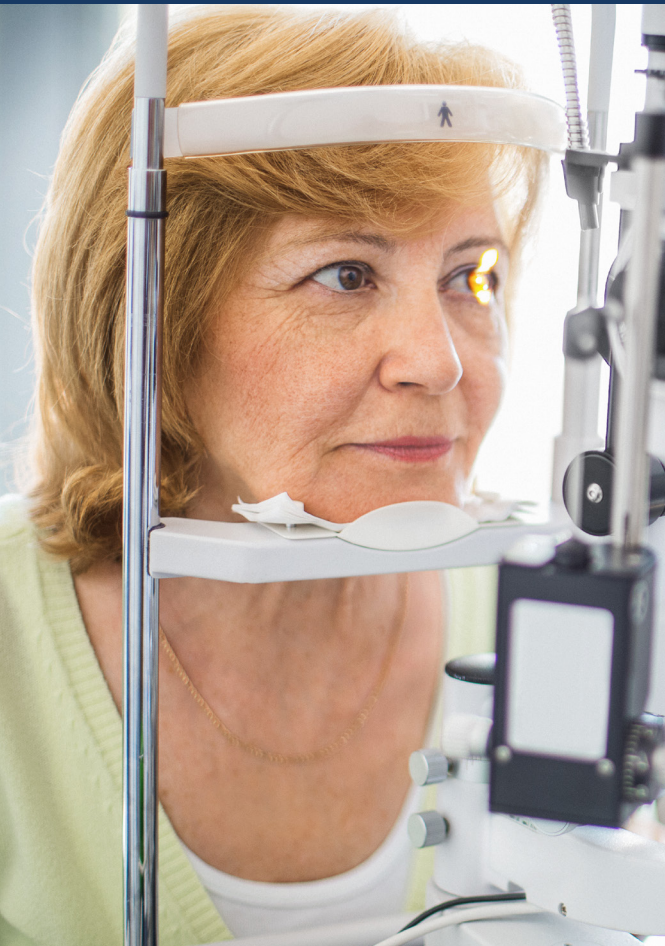


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Vision Service Plan



VSP Individual Vision Plans

VSP® Individual Vision Plans give you access to the services and products you need to care for your eyes. You'll enjoy comprehensive vision coverage and access to the personalized care you deserve all at low out-of-pocket costs. And, as a member, you'll get an annual average savings of more than \$200 on eye care and eyewear.¹

Best Choice For Vision Coverage

As a not-for-profit vision care company, VSP puts their members first and is dedicated to helping you maintain excellent eye health for a lifetime of good vision. And VSP guarantees your satisfaction. If you're not 100% satisfied with your eye care and eyewear, they'll make it right.

Best Access To Doctors

With more than 34,000 network doctors, you're sure to find a practice close by. Your VSP network doctor will help keep you and your eyes healthy with a comprehensive eye exam that aids in early detection of health conditions.

Best Eyewear Choices

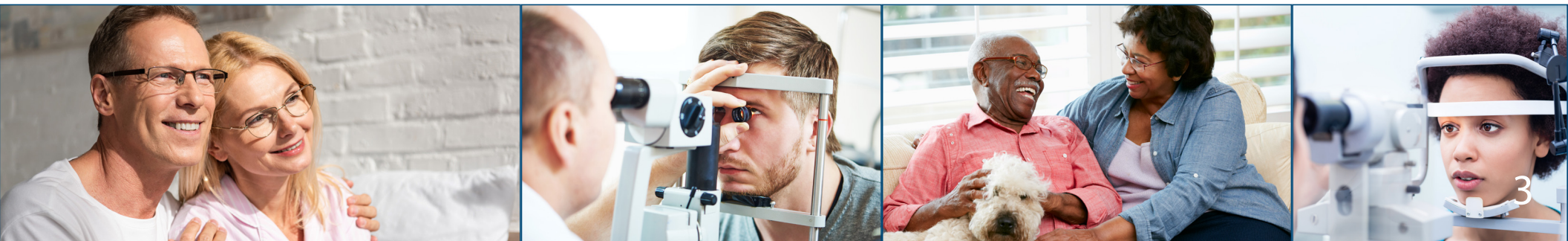
VSP network doctors feature a wide selection of designer frames to fit your style and budget. Plus, you'll also get an extra \$20 to spend when you choose a featured frame brand.²

¹Comparison based on national average for comprehensive eye exams and most commonly purchased brands. This number represents typical savings for VSP members when they see a VSP network doctor.

²Extra \$20 to spend is in addition to your allowance. Check your frame coverage section in My Benefits at vsp.com to see if this offer applies. Brands and promotions subject to change.

Products are not available in all states. Please call 800-979-8266 to verify current state availability.

Underwritten by VSP Vision Care.



Annual Product **Details Benefits**

(States FL, NY & OR on next page)

Copay	\$10 Exam / \$25 Materials per Covered Person per Office Visit	
Benefit	Frequency	
Exam:	Every 12 months	
Lenses:	Every 12 months	
Frame:	Every 24 months	
Benefit	Participating Provider	Non-Participating Provider
WellVision Exam	Covered after \$10 Exam Copay	Up to \$45 after \$10 Exam Copay
Contact Lens Exam	15% Savings on a contact lens exam	
Lenses:	Participating Provider	Non-Participating Provider
Single Vision	Covered after \$25 materials Copay	Up to \$30.00
Lined BiFocal	Covered after \$25 materials Copay	Up to \$50.00
Lined TriFocal	Covered after \$25 materials Copay	Up to \$65.00
Lenticular	Covered after \$25 materials Copay	Up to \$100.00
Impact-Resistant (polycarbonate) lenses for children	Fully covered with no Copay up to age 18	
Frames	\$150 allowance every 24 months	Up to \$70.00 allowance every 24 months
Contacts (in lieu of lens and frame benefits)	\$150 allowance every 12 months for contacts and contact lens exam (fitting and evaluation)	\$105 allowance every 12 months for contacts and contact lens exam (fitting and evaluation)
Discounts & Savings		
<ul style="list-style-type: none"> • Average 25-30% savings on other lens enhancements • 20% off additional glasses and sunglasses, including lens enhancements, from any VSP doctor within 12 months of the patient's last WellVision Exam. • Extra \$20 to \$40 on featured frame brands. Brands and promotions subject to change. • Laser Vision Correction- Average 15% savings on the regular price or 5% savings on the promotional price from the contracted facilities. 		

*Contact Lenses are provided in lieu of all other lens once every 12 months and frames once every 24 months.

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Annual Product **Details Benefits**



(States FL, NY & OR)

Copay	\$15 Exam / \$25 Materials per Covered Person per Office Visit	
Benefit	Frequency	
Exam:	Every 12 months	
Lenses:	Every 12 months	
Frame:	Every 12 months	
Benefit	Participating Provider	Non-Participating Provider
WellVision® Exam Contact Lens Exam	Covered after \$15 Exam Copay 15% Savings on a contact lens exam	Up to \$45
Lenses:	Participating Provider	Non-Participating Provider
Single Vision	Covered after \$25 materials Copay	Up to \$30
Lined BiFocal	Covered after \$25 materials Copay	Up to \$50
Lined TriFocal	Covered after \$25 materials Copay	Up to \$65
Lenticular	Covered after \$25 materials Copay	Up to \$100
Impact-Resistant (polycarbonate) lenses for children	Fully covered with no Copay up to age 18	
Frames	\$120 allowance every 12 months	Up to \$70 allowance every 12 months
Contact Lenses*	\$120 allowance every 12 months	Up to \$105 allowance every 12 months
Discounts & Savings		
<ul style="list-style-type: none"> • Average 30% savings on other lens enhancements. • Extra \$20 to \$40 on featured frame brands. Brands and promotions subject to change. • Laser Vision Correction- Average 15% savings on the regular price or 5% savings on the promotional price from contracted facilities. 		

*Contact Lenses are provided in lieu of all other lens and frames once every 12 months.

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Frequently Asked Questions

Does my vision plan have any waiting periods?

There are NO WAITING PERIODS! All benefits begin on your effective date.

Who is eligible to purchase the plan?

The insurance coverage is available in states where it's approved to anyone age 18 and older. You can request coverage for your dependents; dependent eligibility varies based on State law.

Can I purchase a vision plan if my employer or health plan does not provide one?

Yes, anyone can take advantage of the VSP Extend Plan.

Do I have coverage if I travel outside of the State I live in?

Yes.

What if I want to cancel the policy?

NCD Agency, LLC (California DBA: Dental and Vision Insurance Agency)
1201 N. Riverfront Rd. Suite 150
Dallas, TX 75207

All Cancellation requests will be effective on the next billing period.

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Frequently Asked Questions



How do I submit claims?

In-network

- Using your VSP benefit is easy. Create an account at vsp.com. Once your annual plan is effective, review your benefit information.
- Find a VSP network doctor who's right for you. To find a doctor, visit vsp.com. Choose a Premier Program location to get the most out of your eye care benefits.
- 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.

Out-of-network

Note: If you choose to see an out-of-network provider, you'll receive less coverage. Payment is expected at the time of your visit. Following your appointment, you'll need to complete a claim form and include any itemized receipts. You can complete and submit the form on vsp.com or call 800.877.7195 to request a hard copy form. Address to Vision Service Plan, Attention: Claim Services, P.O. Box 385018, Birmingham, AL 35238-5018. Out-of-network coverage is not available in the states of Massachusetts and Washington, and coverage varies in the state of Maryland.

Products are not available in all states. Please call 800-979-8266 to verify current state availability.

Underwritten by VSP Vision Care.





Contact Lens Elective

Allowance includes fitting, exam, and lenses. The cost of the fitting and evaluation is deducted from the cost of the contact lens allowance. Allowance can be applied to disposables. Applies when contacts are chosen in lieu of glasses. Members can order contacts online at www.EyeConic.com and apply their benefits at checkout.

Additional Glasses

20% off the retail price on additional pairs of prescription glasses (at Discount Program Provider Locations).

Frame Discount

20% off the remaining balance in excess of the frame allowance of \$150 biannually.

Laser Vision Care

An average discount of 20% on LASIK and PRK. Discounts available through VSP Vision Care for conventional and custom LASIK Procedures with the TLCVision Advantage program. For more information Please visit www.LasikPlus.com or call (866) 755-2026.

Products are not available in all states. Please call 800-979-8266 to verify current state availability.

Underwritten by VSP Vision Care.

TruHearing™

Save Up to 60% on Brand-name Hearing Aids

Like vision loss, hearing loss can have a huge impact on your quality of life. However, the cost of a pair of quality hearing aids usually costs more than \$5,000, and few people have hearing aid insurance coverage.

TruHearing® makes hearing aids affordable by providing exclusive savings to all VSP® Vision Care members. You can save up to 60% on a pair of hearing aids with TruHearing. What's more, your dependents and even extended family members are eligible, too.

In addition to great pricing, TruHearing provides you with:

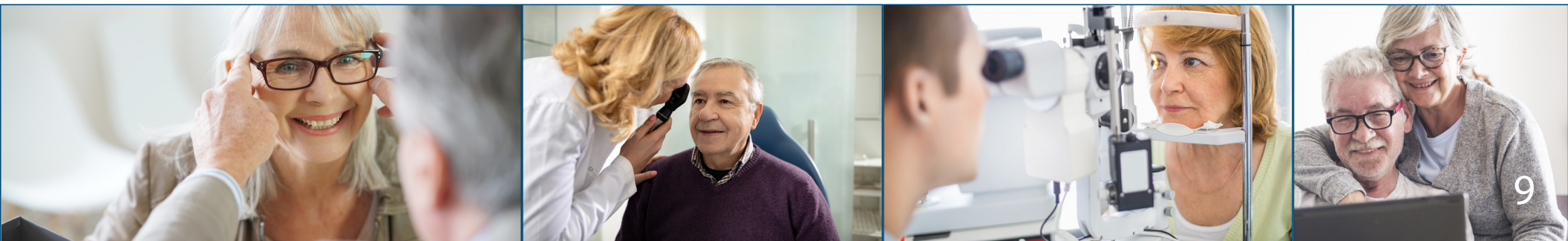
- Three provider visits for fitting and adjustments
- 45-day trial
- Three-year manufacturer warranty for repairs and one-time loss and damage replacement
- 48 free batteries per hearing aid

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

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.

Products are not available in all states. Please call 800-979-8266 to verify current state availability.

Underwritten by VSP Vision Care.





The Healthy Vision Association is dedicated to helping its members see well and be healthy by providing access that might not be available through employers to products, services and information that promote vision and overall health.

As a Healthy Vision Association member, you'll enjoy discounts and savings on health, travel and other services that can save you hundreds of dollars each year. And, you'll have the opportunity to enroll in premium vision plans offered by VSP® Vision Care to Association members (plans offered may vary by state).

As A Member You'll Have Access To Exclusive Discount Programs.

Save on everyday goods and services, while supporting vision-related charities, too.

Car Rental Discounts

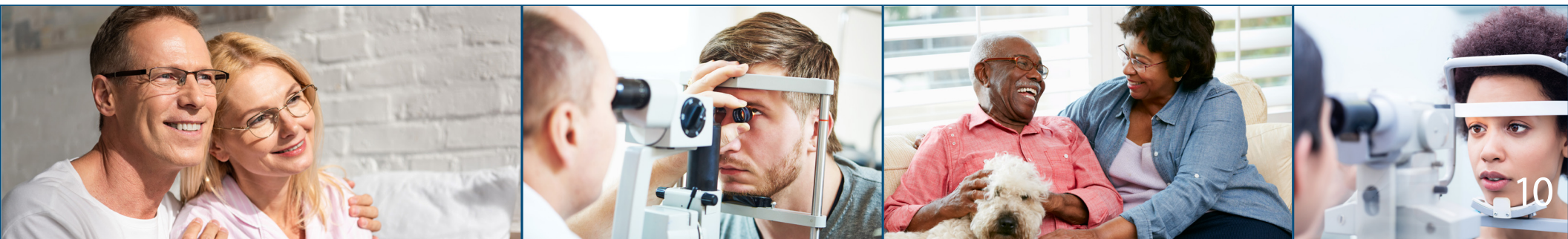
Receive special member discount rental rates from: Hertz®, Dollar Car Rental™, and Thrifty Car Rental®

Choice Hotels

Save up to 15% when booking your next overnight stay away at select hotels.

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TicketsatWork

Access to 20 - 60% off on movies, hotels, shows, concerts, sporting events and more.

TrueCar Buying Network

Members enjoy access to a dealer network offering discounts on auto purchases.

Office Depot

Receive 15% off Hundreds of Office Supplies.

UPS Express Delivery Services

Members receive various discounts on UPS delivery services.

For a complete list of discount programs, please visit [HealthyVisionAssociation.com](https://www.healthyvisionassociation.com)

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Underwritten by VSP Vision Care.





Contact Your
Agent Today!

or call (800) 979-8266
to find an agent



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