

# Get the best in eyecare and eyewear with HOOSIER SCHOOL BENEFIT TRUST and VSP® Vision Care.

Why enroll in VSP? We invest in the things you value most—the best care at the lowest out-of-pocket costs. Because we're the only national not-for-profit vision care company, you can trust that we'll always put your wellness first.

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

- Value and Savings. You'll enjoy more value and the lowest out-ofpocket costs.
- High Quality Vision Care. You'll get the best care from a VSP provider, including a WellVision Exam®—the most comprehensive exam designed to detect eye and health conditions. Plus, when you see a VSP provider, your satisfaction is guaranteed.
- Choice of Providers. The decision is yours to make—choose a VSP provider or any out-of-network provider.
- **Great Eyewear.** It's easy to find the perfect frame at a price that fits your budget.

### Using your VSP benefit is easy.

- Register at vsp.com.
   Once your plan is effective, review your benefit information.
- Find an eyecare provider who's right for you.
   To find a VSP provider, visit 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.

**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 Anne Klein, bebe®, Calvin Klein, Flexon®, Lacoste, Nike, Nine West, and more¹. Visit **vsp.com** to find a VSP provider who carries these brands.

Enroll in VSP today. You'll be glad you did.

Contact us. **800.877.7195 vsp.com** 



## **Your VSP Vision Benefits Summary**

HOOSIER SCHOOL BENEFIT TRUST and VSP provide you with an affordable eyecare plan.

VSP Coverage Effective Date: 01/01/2015 VSP Provider Network: VSP Choice Visit **vsp.com** for more details on your vision benefit and for exclusive savings and promotions for VSP members.

Benefit	Description	Copay	Frequency	
	Your Coverage with a VSP Provider			
WellVision Exam	Focuses on your eyes and overall wellness	\$10	Every calendar year	
Prescription Glasses		\$10	See frame and lenses	
Frame	<ul> <li>\$130 allowance for a wide selection of frames</li> <li>\$150 allowance for featured frame brands</li> <li>20% savings on the amount over your allowance</li> </ul>	Included in Prescription Glasses	Every other calendar yea	
Lenses	<ul> <li>Single vision, lined bifocal, and lined trifocal lenses</li> <li>Polycarbonate lenses for dependent children</li> </ul>	Included in Prescription Glasses	Every calendar year	
Lens Enhancements	<ul> <li>Tints/Photochromic adaptive lenses</li> <li>Standard progressive lenses</li> <li>Premium progressive lenses</li> <li>Custom progressive lenses</li> <li>Average savings of 20-25% on other lens enhancements</li> </ul>	\$0 \$55 \$95 - \$105 \$150 - \$175	Every calendar year	
Contacts (instead of glasses)	<ul> <li>\$130 allowance for contacts; copay does not apply</li> <li>Contact lens exam (fitting and evaluation)</li> </ul>	Up to \$60	Every calendar year	
Primary Eyecare	<ul> <li>Treatment and diagnosis of eye conditions like pink eye, vision loss and monitoring of cataracts, glaucoma and diabetic retinopathy. Limitations and coordination with medical coverage may apply. Ask your VSP doctor for details.</li> </ul>	\$20	As needed	
Extra Savings	Glasses and Sunglasses  • Extra \$20 to spend on featured frame brands. Go to vsp.com/specialoffers for details.  • 20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last WellVision Exam.			
	Retinal Screening     No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam  Laser Vision Correction			
	Average 15% off the regular price or 5% off the promotional price; disc	counts only availa	ble from contracted facilitie	

Your Coverage with Out-of-Network Providers						
Visit vsp.com for details, if you plan to see a provider other than a VSP network provider.						
Examup to \$45 Frameup to \$70		Lined Trifocal Lensesup to \$65 Progressive Lensesup to \$50	Contactsup to \$105			

VSP guarantees coverage from VSP network 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.