Welcome to VSP.

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.

   Login* using your USAA ID number to:
   • See coverage details, print your member reference card, and see your previous 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 VSP network doctor, visit vsp.com or call 866.240.2818.
   • 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. 866.240.2818 | vsp.com

Enjoy Exclusive Member Extras from VSP and industry leading brands—totaling more than $2,500 in savings—that you can’t find anywhere else.

• Up to 60% savings on digital hearing aids and receive discounts on batteries.¹
• Savings on lenses, contacts, LASIK, and more.
• Visit vsp.com/offers to view all offers.

¹See vsp.com/offers for details.
# 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>WellVision Exam</strong></td>
<td>• Focuses on your eyes and overall wellness</td>
<td>$10</td>
<td>Every 12 months</td>
</tr>
</tbody>
</table>

### Prescription Glasses

- $200 allowance for a wide selection of frames OR $220 allowance on a featured frame brand
- 20% savings on the amount over your allowance

### Frame

- Included with Prescription Glasses
- Every 12 months

### Lenses

- Single vision, lined bifocal, and lined trifocal lenses
- Impact-resistant (polycarbonate) lenses for children

### 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

### 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

### Extra Savings

**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.

**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

You get more coverage with a VSP network doctor. Visit [vsp.com](http://vsp.com) for details, if you plan to see a provider other than a VSP network provider.

<table>
<thead>
<tr>
<th>Benefit</th>
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<th>Copay</th>
<th>Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Eye Exam</strong></td>
<td>up to $45</td>
<td></td>
<td></td>
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<tr>
<td><strong>Single Lenses</strong></td>
<td>up to $30</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Trifocal Lenses</strong></td>
<td>up to $65</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Contacts</strong></td>
<td>up to $105</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Contact Lens Exam</strong></td>
<td>up to $105</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Frame</strong></td>
<td>up to $70</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Bifocal Lenses</strong></td>
<td>up to $50</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Progressive Lenses</strong></td>
<td>up to $50</td>
<td></td>
<td></td>
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</tbody>
</table>

### 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, submit your itemized claim 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.

## Renewing your Annual Plan

Your plan will automatically renew at the end of annual policy period and the payment information you provided to us will automatically be 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](http://vsp.com) or call us at 866.240.2818.

### 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 payment will be in twelve (12) monthly installments, regardless of when the benefits are used. To update your payment information, visit [vsp.com](http://vsp.com) or call us at 866.240.2818.

Based on applicable laws, benefits may vary by location.

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1. Please allow five business days after enrollment to create an account online.

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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