

Your VSP Vision Benefits Summary

Central Michigan University and VSP provide you with a choice of affordable vision plans. Choose the eye care essentials, or upgrade to give your eyes extra love.

PROVIDER NETWORK:

VSP Choice

EFFECTIVE DATE:

07/01/2023



BENEFIT	DESCRIPTION	COPAY
Standard Coverage with a VSP Provider		
WELLVISION EXAM	<ul style="list-style-type: none"> Focuses on your eyes and overall wellness KidsCare - Two, fully covered WellVision Exams, if needed, less the applicable copay Every plan year in July 	\$20
ESSENTIAL MEDICAL EYE CARE	<ul style="list-style-type: none"> Retinal screening for members with diabetes Additional exams and services beyond routine care to treat immediate issues from pink eye to sudden changes in vision or to monitor ongoing conditions such as dry eye, diabetic eye disease, glaucoma, and more. Coordination with your medical coverage may apply. Ask your VSP doctor for details. Available as needed 	\$0 per screening \$20 per exam
PRESCRIPTION GLASSES \$20		
FRAME*	<ul style="list-style-type: none"> \$120 frame allowance \$170 featured frame brands allowance \$170 Visionworks frame allowance on any frame 20% savings on the amount over your allowance \$65 Walmart*/Sam's Club*/Costco* frame allowance Every plan year in July 	Included in Prescription Glasses
LENSES	<ul style="list-style-type: none"> Single vision, lined bifocal, and lined trifocal lenses Impact-resistant lenses for dependent children KidsCare - Additional lenses fully covered, when needed, minimum prescription change required, less the applicable copay Every plan year in July 	Included in Prescription Glasses
LENS ENHANCEMENTS	<ul style="list-style-type: none"> Standard progressive lenses Premium progressive lenses Custom progressive lenses Average savings of 30% on other lens enhancements Every plan year in July 	\$0 \$95 - \$105 \$150 - \$175
CONTACTS (INSTEAD OF GLASSES)	<ul style="list-style-type: none"> \$120 allowance for contacts; copay does not apply Contact lens exam (fitting and evaluation) Every plan year in July 	Up to \$55
LIGHTCARE***	<ul style="list-style-type: none"> \$120 allowance for ready-made non-prescription sunglasses, or ready-made non-prescription blue light filtering glasses, instead of prescription glasses or contacts Every plan year in July 	\$20
EXTRA SAVINGS	<p>Glasses and Sunglasses</p> <ul style="list-style-type: none"> Extra \$50 to spend on featured frame brands. Go to vsp.com/offers for details. 20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last WellVision Exam. <p>Routine Retinal Screening</p> <ul style="list-style-type: none"> No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam <p>Laser Vision Correction</p> <ul style="list-style-type: none"> Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities 	

BENEFIT	DESCRIPTION	COPAY
Premium Coverage with a VSP Provider		
WELLVISION EXAM	<ul style="list-style-type: none"> Focuses on your eyes and overall wellness KidsCare - Two, fully covered WellVision Exams, if needed Every plan year in July 	\$0
ESSENTIAL MEDICAL EYE CARE	<ul style="list-style-type: none"> Retinal screening for members with diabetes Additional exams and services beyond routine care to treat immediate issues from pink eye to sudden changes in vision or to monitor ongoing conditions such as dry eye, diabetic eye disease, glaucoma, and more. Coordination with your medical coverage may apply. Ask your VSP doctor for details. Available as needed 	\$0 per screening \$20 per exam
PRESCRIPTION GLASSES \$20		
FRAME*	<ul style="list-style-type: none"> \$175 frame allowance \$225 featured frame brands allowance \$225 Visionworks frame allowance on any frame 20% savings on the amount over your allowance \$95 Walmart*/Sam's Club*/Costco* frame allowance Every plan year in July 	Included in Prescription Glasses
LENSES	<ul style="list-style-type: none"> Single vision, lined bifocal, and lined trifocal lenses Impact-resistant lenses for dependent children KidsCare - Additional lenses fully covered, when needed, minimum prescription change required, less the applicable copay Every plan year in July 	Included in Prescription Glasses
LENS ENHANCEMENTS	<ul style="list-style-type: none"> Standard progressive lenses Premium progressive lenses Custom progressive lenses Average savings of 30% on other lens enhancements Every plan year in July 	\$0 \$95 - \$105 \$150 - \$175
CONTACTS (INSTEAD OF GLASSES)	<ul style="list-style-type: none"> \$175 allowance for contacts; copay does not apply Contact lens exam (fitting and evaluation) Every plan year in July 	Up to \$40
LIGHTCARE***	<ul style="list-style-type: none"> \$175 allowance for ready-made non-prescription sunglasses, or ready-made non-prescription blue light filtering glasses, instead of prescription glasses or contacts Every plan year in July 	\$20

YOUR COVERAGE GOES FURTHER IN-NETWORK

With so many in-network choices, VSP makes it easy to get the most out of your benefits. You'll have access to preferred private practice, retail, and online in-network choices. Log in to [vsp.com](https://www.vsp.com) to find an in-network provider.

A Look at Your VSP Vision Coverage

With VSP and Central Michigan University,
your health comes first.



Enroll in VSP® Vision Care to get access to savings and personalized vision care from a VSP network doctor for you and your family.

Value and savings you love.

Save on eyewear and eye care when you see a VSP network doctor. Plus, take advantage of Exclusive Member Extras which provide offers from VSP and leading industry brands totaling over \$3,000 in savings.

Provider choices you want.

Maximize your benefits at a Premier Program location, including thousands of private practice doctors and over 700 Visionworks retail locations nationwide.



Preferred private practice and retail in-network choices

private practice doctors

Visionworks

Quality vision care you need.

You'll get great care from a VSP network doctor, including a WellVision Exam®. An annual eye exam not only helps you see well, but helps a doctor detect signs of eye conditions and health conditions, like diabetes and high blood pressure.

Using your benefit is easy!

Create an account on vsp.com to view your in-network coverage, find the VSP network doctor who's right for you, and discover savings with exclusive member extras. At your appointment, just tell them you have VSP.

vsp
vision care

More Ways
to Save

Extra
\$50

to spend on
Featured Brands[†]

bebe CALVIN KLEIN
COLE HAAN DRAGON
FLEXON LACOSTE
and more

See all brands and offers
at vsp.com/offers.

+

Up to
40%
Savings on
lens enhancements[‡]

Enroll through your employer today.
Contact us: **800.877.7195** or vsp.com

^{*}Only available 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. Ask your VSP network doctor for more details.

[‡]Coverage with a retail chain may be different or not apply.

VSP guarantees member satisfaction from VSP 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. In the state of Washington, VSP Vision Care, Inc. is the legal name of the corporation through which VSP does business. TruHearing is not available directly from VSP in the states of California and Washington.

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KidsCare Plan



While your child's pediatrician or school nurse may do an annual vision screening, it's not the same as a thorough eye exam by a VSP[®] doctor.

The VSP KidsCare Plan is designed to meet the eye care and eyewear needs of active and growing children by providing two WellVision Exams[®] and one pair of glasses every year.



Help keep their eyes healthy.

- Vision problems left untreated can seriously impact learning, behavior, and overall development.
- Vision can change significantly during rapid physical development—even in as short a period as one year.
- Kids are prone to losing, damaging, and breaking their glasses, making additional pairs sometimes necessary. With this plan, kids are eligible for new glasses every year.

Your KidsCare Coverage with a VSP Doctor*

Eye Exam	<ul style="list-style-type: none">• Two, fully covered¹ comprehensive eye exams that test for eye health and vision problems that can begin during childhood, like nearsightedness, amblyopia (lazy eye), and strabismus (cross-eye)
Eyewear	<ul style="list-style-type: none">• Frames and lenses fully covered¹ up to your current retail allowance, including child-friendly, impact-resistant polycarbonate lenses• Additional lenses fully covered when needed²• Up to 20% savings on amount above the retail allowance• Savings on additional pairs of prescription glasses

*Register and log on to vsp.com to review your benefit information. Based on applicable laws; benefits may vary by location.

1 IN 4 CHILDREN

have a vision problem
that can affect learning.³

Questions? vsp.com | 800.877.7195.

1. Less any applicable copay 2. Minimum prescription change required 3. Vision Council, A Summary of Medical Literature on Vision Screenings and Eye Exams, 2004

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JOB#19456CM 1/15

Put your eyes at ease with VSP LightCare



Why UV and Blue Light Coverage?

Even if you don't wear prescription glasses, an annual eye exam is an easy and cost-effective way to take care of your eyes and overall health.

With VSP LightCare™, you can use your frame and lens benefit to get non-prescription eyewear from your VSP® network doctor.

DEFEND YOUR EYES INDOORS AND OUT:

Wear blue light filtering glasses indoors to defend against digital eye strain. Digital screens and fluorescent lighting emit blue light that can contribute to headaches, blurred vision, and sore eyes—all possible symptoms of digital eye strain.

Always wear sunglasses outdoors. Shield your eyes from the sun's ultraviolet rays that can damage your corneas and cause eye-related diseases like cataracts. 100% UVA and UVB protection is the best choice for your sunglasses.¹

PROVIDER CHOICES YOU WANT

The **Premier Program** is part of our incredible network of thousands of private practice doctors and more than 700 Visionworks® locations nationwide.

	Preferred private practice and retail in-network choices
	private practice doctors
	Visionworks

Like shopping online? Go to **eyeconic.com**®, the preferred VSP online retailer where you can shop in-network with your VSP benefits.² Select from a wide selection of ready-made sunglasses and blue light filtering glasses for everyone.



Your VSP LightCare Coverage Includes:*

Eye Exam

A fully covered WellVision Exam®.³

Eyewear

Use your frame and lens allowance toward ready-made:

- non-prescription sunglasses *or*
- non-prescription blue light filtering glasses

*Register and log in to **vsp.com** to review your benefit information. Based on applicable laws; benefits may vary by location.

Questions? Visit vsp.com | 800.877.7195

1. Tips for Choosing the Best Sunglasses, American Academy of Ophthalmology, June 2021. 2. To find out whether your employer participates in Eyeconic®, log in to **vsp.com** to check your vision benefits. 3. Less any applicable copay.

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