

LIFE IS BETTER
IN FOCUS™



Enroll in VSP® Vision Care

2018 Vision Insurance Benefits for
Federal Employees and Annuitants



choosevsp.com
800.807.0764



Your vision and wellness come first.

As a VSP member, you'll enjoy access to care from great eye doctors, quality eyewear, and the affordability you deserve. Plus, you can use your **flexible spending account (FSA)** for out-of-pocket expenses—like copays—at your VSP network doctor's office. We'll even submit your expenses for reimbursement for you!

Stay healthy.

Annual eye exams are important to your overall health. Through a WellVision Exam®, the most comprehensive eye exam, VSP network doctors can detect signs of health conditions like diabetes, high blood pressure, and high cholesterol. And with more than 40,000 conveniently located network doctors, you'll always find one who's right for you.

Look great.

From classic styles to designer frames, you'll find hundreds of frame options for you and your family. Enjoy a higher frame allowance when you choose a featured frame brand, like bebe®, Calvin Klein, Cole Haan, Flexon®, Lacoste, Nike, Nine West, and more.¹

PREMIER PROGRAM Visit choosevsp.com to find a Premier Program location who carries these brands.

Shop online.

Browse top frame brands and popular contact lenses at eyeconic.com®—the only site that seamlessly connects you with eyewear, your insurance coverage, and the VSP doctor network. Shipping is always free, and if you purchase glasses, you'll receive a frame fitting and adjustment at a VSP network doctor's office on us. Pre-shop before your next eye appointment or buy online. The choice is yours. Look for **Eyeconic**® on choosevsp.com.

Save money.

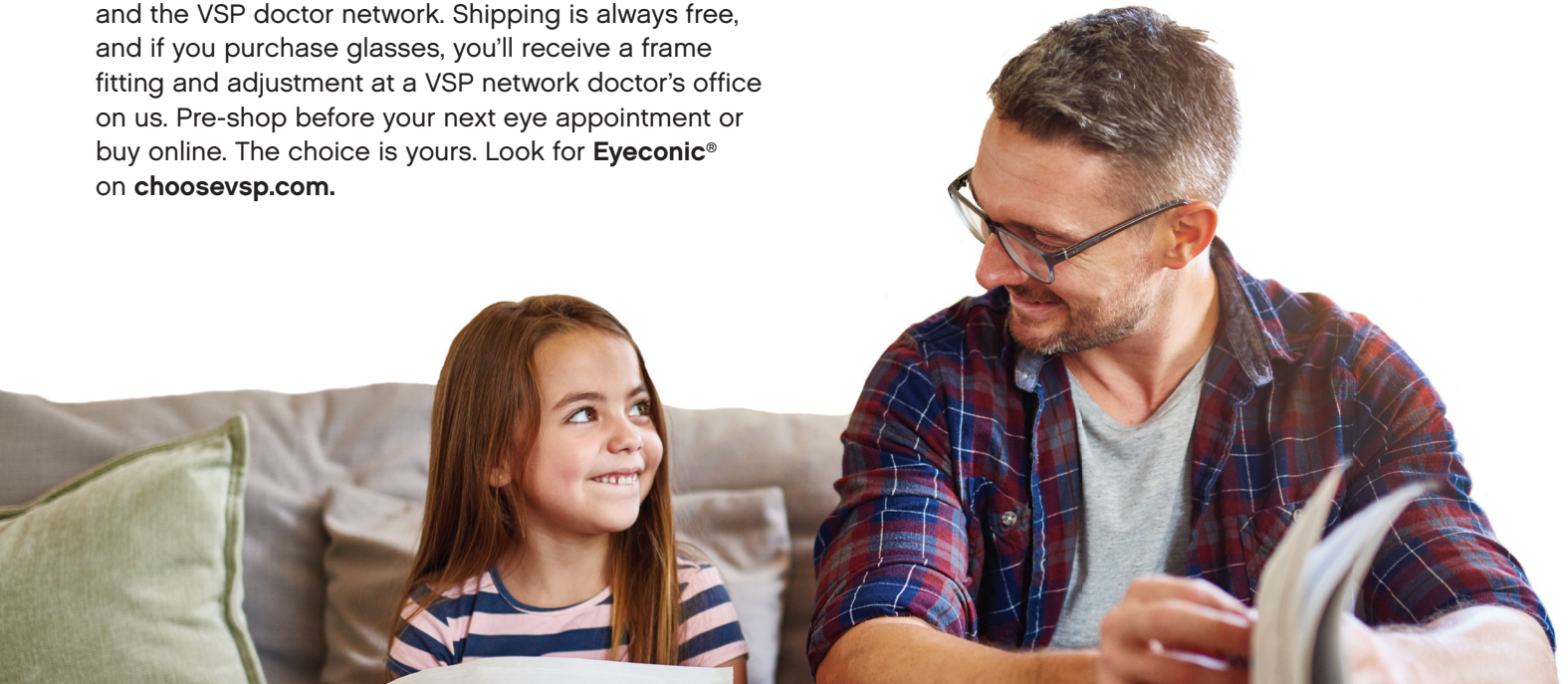
Maximize your savings with the VSP High Option plan.

| Exam/Eyewear | Without VSP* | With VSP High Option |
|--|--------------|----------------------|
| Eye Exam | \$105 | \$10 Copay |
| Frame (\$200 allowance**) | \$200 | |
| Single Vision Lenses | \$92 | |
| Unity® (Anti-reflective Coating) | \$114 | \$0 |
| Shatter-resistant Lenses (Polycarbonate) | \$57 | \$0 |
| Photochromic Adaptive Lenses | \$111 | \$0 |
| Self-only Annual Premium (pre-tax for employees) | \$0 | \$173.16 |
| Total Cost for Services | \$679 | \$183.16 |

Average annual savings* **\$495.84**
(Family savings will be higher.)

*Comparison based on national averages for comprehensive eye exams and most commonly purchased brands. Savings apply when you see a VSP Network Provider.

**Enjoy a higher frame allowance when you purchase a featured frame brand. VSP High Option plan comes with a \$150 or \$200 frame allowance. Get a \$150 frame allowance toward the purchase of any frame brand; or get a \$200 frame allowance on a featured frame brand (see back page for a list of frame brands).



Don't miss your chance. Enroll today!

Enroll in VSP at BENEFEDS.com or call **877.888.FEDS (3337)** from November 13 – December 11, 2017 (EST). Choose the Standard Option or select the High Option for enhanced benefits. Plus, you can enroll in VSP no matter which medical plan you choose. We'll coordinate with your medical or other vision coverage so you get the most from your benefit.

| | | Standard Option | High Option | |
|-----------------------------------|--|---|---|-------------------------------------|
| Your Coverage with a VSP Provider | | | | |
| | | Copay | | Copay |
| WellVision Exam | <ul style="list-style-type: none"> Focuses on your eyes and overall wellness Every calendar year | \$10 | <ul style="list-style-type: none"> Focuses on your eyes and overall wellness Every calendar year | |
| Frame | <ul style="list-style-type: none"> \$160 allowance on featured frame brands* \$120 allowance on a wide selection of frames 20% savings on the amount over your allowance Every calendar year | \$20 | <ul style="list-style-type: none"> \$200 allowance on featured frame brands* \$150 allowance on a wide selection of frames 20% savings on the amount over your allowance Every calendar year | \$10 for exam or glasses |
| Lenses | <ul style="list-style-type: none"> Single vision, lined bifocal, lined trifocal, and lenticular lenses Every calendar year | | <ul style="list-style-type: none"> Single vision, lined bifocal, lined trifocal, and lenticular lenses Every calendar year | |
| Progressive Lenses | <ul style="list-style-type: none"> Standard progressive lenses Premium progressive lenses Custom progressive lenses | \$55 \$95-\$105 \$150-\$175 | <ul style="list-style-type: none"> Standard progressive lenses Premium progressive lenses Custom progressive lenses | \$0 \$95-\$105 \$150-\$175 |
| Anti-reflective | <ul style="list-style-type: none"> Standard anti-reflective coating Premium anti-reflective coating Ultra-premium anti-reflective coating Custom anti-reflective coating | \$41 \$58 \$69 \$85 | <ul style="list-style-type: none"> Standard anti-reflective coating Premium anti-reflective coating Ultra-premium anti-reflective coating Custom anti-reflective coating All Unity anti-reflective coatings | \$21 \$38 \$49 \$65 \$0 |
| Other Lens Enhancements | <ul style="list-style-type: none"> Scratch-resistant coating Polycarbonate (children and adults) Solid tints Photochromic adaptive lenses UV coating Average 20-25% savings on other lens enhancements | \$0 \$0 \$15 \$70-\$82 \$16 | <ul style="list-style-type: none"> Scratch-resistant coating Polycarbonate (children and adults) Solid tints Photochromic adaptive lenses UV coating Average 20-25% savings on other lens enhancements | \$0 \$0 \$0 \$0 \$0 |
| Contacts (versus glasses) | <ul style="list-style-type: none"> \$120 allowance for contacts; copay does not apply Contact lens exam (fitting and evaluation) Every calendar year | Up to \$55 | <ul style="list-style-type: none"> \$150 allowance for contacts; copay does not apply Contact lens exam (fitting and evaluation) Every calendar year | Up to \$55 |

| Premiums | | | | |
|---------------|-----------|---------|-----------|---------|
| | Bi-weekly | Monthly | Bi-weekly | Monthly |
| Self Only | \$3.52 | \$7.63 | \$6.66 | \$14.43 |
| Self + One | \$7.03 | \$15.23 | \$13.34 | \$28.90 |
| Self + Family | \$10.56 | \$22.88 | \$20.02 | \$43.38 |

| Extra Savings | |
|---|--|
| <p>Glasses and Sunglasses</p> <ul style="list-style-type: none"> 20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last 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. <p>Contacts</p> <ul style="list-style-type: none"> 15% savings on a contact lens exam from any VSP provider. | <p>▶ Retinal Screening</p> <ul style="list-style-type: none"> No more than a \$39 copay on routine retinal screening as an enhancement to your WellVision Exam. <p>Your Benefits with Other Providers</p> <ul style="list-style-type: none"> Visit choosevsp.com to see your coverage with out-of-network providers. Keep in mind that you'll pay more when you see an out-of-network provider. Save even more when you choose an eye doctor who participates in the Premier Program. |

*See back page for list of featured frame brands, or visit choosevsp.com to find a VSP provider near you who carries your favorite brands. VSP guarantees service from VSP providers only. 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.

▶ = Take advantage of these benefits to maximize your savings.

Get more value with a featured frame brand.

Enjoy a \$200 frame allowance with the VSP High Option, or a \$160 frame allowance with the VSP Standard Option, when you choose a featured frame brand.¹ Featured brands include:

Airlock® • Altair® • Anne Klein • bebe® • Calvin Klein Collection • Calvin Klein • Chloé
Cole Haan • Columbia® • DVF • Dragon® • Etro • Flexon® • Genesis • G-Star RAW
JOE Joseph Abboud® • Joseph Abboud® • Karl Lagerfeld • Kilter™ • Lacoste • Lui Jo
Marchon NYC™ • MCM • Nautica • Nike • Nine West • Otis & Piper™ • Revlon®
Salvatore Ferragamo • Sean John • Sight for Students® • Skaga • Sunlites™

See the moment with Unity.

Enjoy fully covered Unity anti-reflective coatings as part of your VSP High Option plan. This cutting-edge technology helps protect your eyes from harmful UV rays, reduce glare, and resist scratches and smudges. Ask your VSP network doctor about Unity Performance Coatings.

NEW Meet TechShield™ Blue.

New for 2018, High Option plan members can enjoy TechShield Blue as a fully covered lens enhancement. This advanced, anti-reflective coating helps you combat digital eye strain by reducing your blue light exposure, allowing you to work, play, and connect confidently.

Enjoy Exclusive Member Extras.

As a valued member, you'll have access to exclusive savings and special offers, like 20% savings on the amount over your allowance or 40% savings on popular lens enhancements.² Visit choosevsp.com to learn more about how to maximize your savings.

Contact us.

Still on the fence? Visit choosevsp.com to see why you should enroll and find out which plan option is best for you and your family. **Questions? Call 800.807.0764.**



1. Brands subject to change.

2. Savings based on network doctor's retail price and vary by plan and purchase selection; average savings determined after benefits are applied.

©2017 Vision Service Plan. All rights reserved.

VSP, VSP Vision care for life, Eyeconic, eyeconic.com, WellVision Exam, and Sight for Students are registered trademarks, and Otis & Piper is a trademark of Vision Service Plan. Unity is a registered trademark of Plexus Optix, Inc. Flexon is a registered trademark and Marchon NYC is a trademark of Marchon Eyewear, Inc. Dragon and the Dragon logo are registered trademarks of Dragon Alliance, LLC. All other brands or marks are the property of their respective owners. 11840