



It's Time to Enroll
Get to Know Your
VSP Vision Benefits.

HTC America, Inc and Affiliates

Effective January 1, 2023



See Well. Be Well.®



Care

As a health-focused company, your well-being is at the core of everything we do. Eye care is essential to your overall health.



Savings

With VSP®, your family can rely on additional savings and offers to get the care you need at low out-of-pocket costs.



Access

From private practice doctors to retail chain locations, VSP is here to help you with safe, convenient access to local eye doctors.



Eye Care is Healthcare

Even if you have 20/20 vision, it's important for you to get an eye exam every year.

Why? Well, an eye exam is about more than just seeing clearly.

Did you know?

Nearly **96 million** U.S. adults are living with **prediabetes** and **84%** don't know they have it. Early signs can be detected with an eye exam and regular eye exams can reduce the risk of diabetes related vision loss by **95%.***

*Centers for Disease Control and Prevention (CDC)

Classification: Confidential



Essential Medical Eye Care

Here's what's covered:

- Fully covered retinal screening for members with diabetes who do not have diabetic eye disease.
- Exams and services to treat immediate issues like pink eye and sudden changes in vision.
- Treatment options to monitor ongoing conditions such as dry eye, diabetic eye disease, glaucoma, and more.

This coverage is supplementary and in most cases your health insurance will be billed first. You may be able to coordinate with your VSP benefits in order to help reduce out-of-pocket costs. If your VSP doctor doesn't participate with your medical insurance plan, VSP has you covered with only the cost of your copay.*



Retinal Screening

Retinal screening photos are images of the inside of the eye that are used as baseline documentation of a healthy eye or to screen for potential disease(s).

These images can be compared year after year to monitor even the most subtle changes in the eyes, helping detect signs of eye disease and systemic disease as early as possible.

- Members pay no more than a **\$39** copay for retinal screening each year.
- Members with diabetes receive fully covered retinal screening each year.*

*Applies only if your employer has a VSP supplemental medical eye care plan

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Save On the Eyewear You Need

- 75% of adults use some sort of vision correction
- About 64% of them wear eyeglasses
- 11% wear contact lenses, either exclusively, or with glasses
- More than half of all women and about 42% of men wear glasses

As a VSP member through **HTC America, Inc and Affiliates**, you'll save an average of **\$532** on the eye care and eyewear you need to keep yourself healthy and see your best.



Best Value for Your Dollar

Here's an example of your potential savings as an individual when you receive an eye exam and get new prescription glasses. **Families save even more!**

	Without VSP	With Your VSP Plan
Eye Exam	\$184	\$10 copay
Frame	\$150	\$25 copay
Single Vision Lenses	\$105	
Anti-glare Coating	\$148	\$75
Light-reactive Lenses	\$125	\$70
Employee-only Annual Contribution	N/A	\$0
Total	\$712	\$180

Average Annual Savings
\$532
With a VSP
Network Doctor

Based on national averages for comprehensive eye exams and most commonly purchased brands. Your actual savings will depend on the plan available to you, your copays, contribution level, and whether your contribution is deducted from your paycheck pre-tax.

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Total Potential Savings: \$2,021

Families save even more.

Member	Choice	Savings
VSP Member	Prescription Glasses	\$675
Spouse	Prescription Glasses	\$525
1st Child	Prescription Glasses	\$606
2nd Child	Contact Lenses	\$215



Your VSP Plan at a Glance

VSP Signature Plan	
Exam	WellVision Exam covered every calendar year after \$10 copay
Essential Medical Eye Care	<ul style="list-style-type: none"> • Retinal imaging for members with diabetes covered-in-full • 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 network doctor for details.
Retinal Imaging	No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam.
Frame Allowance	\$150 Frame allowance every calendar year for a frame of your choice
Lenses	<ul style="list-style-type: none"> • Single vision, lined bifocal or lined trifocal lenses for adults after \$25 copay for glasses • Impact-resistant lenses for children covered after copay for glasses • every calendar year
Lens Enhancements	<ul style="list-style-type: none"> • Standard Progressive lenses are covered-in-full • Tints/Light-reactive lenses are covered-in-full • 40% savings on lens enhancements like Scratch-resistant coating, UV protection or anti-glare coatings
Contact Lens Allowance (instead of glasses)	\$150 allowance for contacts lenses and copay up to \$60 for contacts lens exam (fitting and evaluation) every calendar year



Convenient Access to Doctors

Get the care you deserve.

It's about choice. Maximize your benefits at a Premier Program location (at no extra cost) including thousands of private practice doctors and more than 700 Visionworks[®] retail locations nationwide.



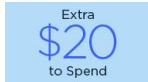
 <p>vsp PREMIER PROGRAM</p>	<p>Get more at preferred in-network doctor locations</p> <p>private practice doctors</p> <p>Visionworks</p>
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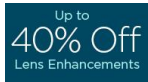
Exclusive Member Extras

Get the Savings You Need.

Visit **vsp.com** to see all the Exclusive Member Extras. VSP puts members first by providing you with exclusive special offers from leading industry brands, totaling more than **\$3,000 in savings**. Discover great deals on glasses, sunglasses, contact lenses, and more.



Enjoy an Extra \$20 on Featured Frame Brands.



Save up to 40% on popular lens enhancements.*

Offers vary based on state and benefit plan. Brands and offers 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

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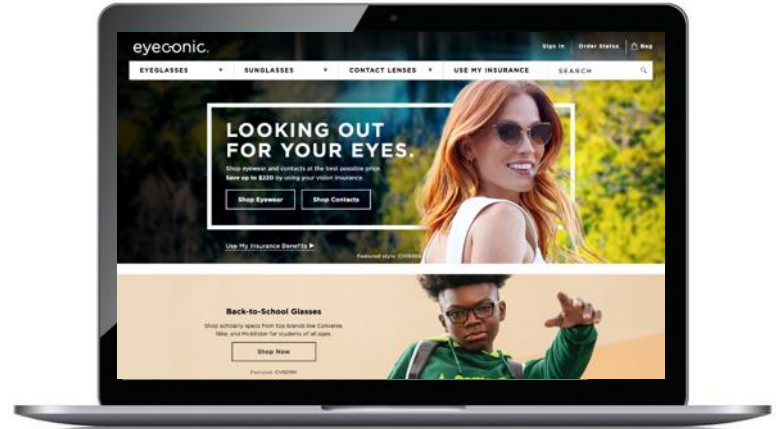


Eyeconic

As a VSP-owned company, **Eyeconic**[®] seamlessly connects your VSP vision benefits to your account.

Eyeconic offers a variety of well-known brands and contact lenses. Choose from more than 70 eyewear brands like Calvin Klein, Cole Haan, Nike, and more.

Find your product, customize your order and we do the rest. Start saving today at **eyeconic.com**[®] today.



eyeconic

a vsp vision company



Savings On Hearing Aids

Like vision loss, hearing loss can have a huge impact on your quality of life. TruHearing® makes hearing aids affordable by providing exclusive savings to all VSP Vision Care members.

As a VSP member, you can save up to 60% on a pair of hearing aids with TruHearing. Your dependents and even extended family members are eligible too.

Learn more about this VSP Exclusive Member Extras at truhearing.com/vsp.

TruHearing™



Using Your Benefit is Easy.

Once you're enrolled...

- Create an account at **vsp.com** and review your personalized benefit information.
- Find a VSP in-network doctor by visiting **vsp.com** or calling **800.877.7195**.
- Your VSP benefits can be applied to purchases to eyewear and contacts online at Eyeconic®, the preferred online retailer of VSP.

eyeconic
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Enroll Today!

VSP helps you see well and be well with the coverage and quality care you deserve.

Questions? Contact us.

Call **800.877.7195** or visit **VSP.com**

