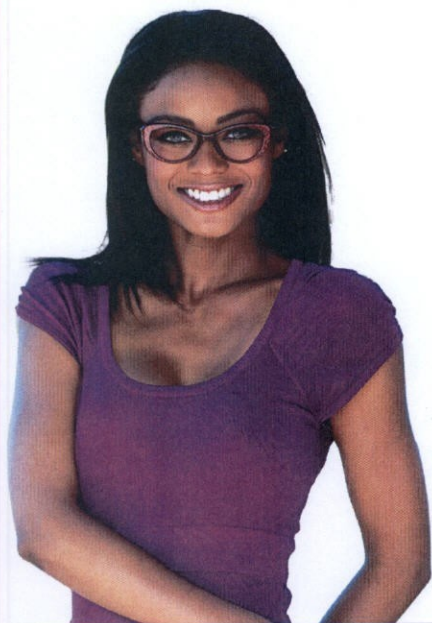


Best Care at the Best Value



VSP® Vision Care puts you first. That's why we invest in the things you value most—the best care at the lowest out-of-pocket costs.



Value and Savings¹

With VSP, you'll get the highest level of care and eyewear that's right for you, including:

- A WellVision Exam® that can detect signs of eye and health conditions, like diabetes
- The best choices and largest selection in eyewear
- Copays on preferred lens enhancements
- An average savings of \$320 per year on an eye exam and eyewear²
- 20% off any amount over your allowance on frames

Plus, beginning January 1, 2014, you get an extra \$20 to spend on featured frame brands, like **bebe**®, **ck Calvin Klein**, **Flexon**®, **Lacoste**, **Michael Kors**, **Nike**, **Nine West**, and more!

Exclusive Member Extras¹

Only VSP members can save more than \$2,500 by taking advantage of exclusive rebates and special offers, including:

- Rebates on the most popular contact lens brands
- Up to \$500 savings on laser vision surgery
- Average savings of \$325 on Nike-authorized prescription sunglasses
- No more than a \$39 copay on routine retinal screening

You can also save up to \$2,600 per pair on state-of-the-art digital hearing aids through TruHearing®.⁴



Visit vsp.com/specialoffers to see more ways you can save.

1. Available only through VSP doctors to VSP members with applicable plan benefits. Ask your VSP doctor for details. 2. Based on your plan options and national averages for comprehensive eye exams and most commonly purchased brands. 3. Ipsos National Vision Plan Member Research, 2012. 4. TruHearing savings compared to national average retail prices on state-of-the-art digital hearing aids

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VSP Choice Plan[®]

Prepared for United Brotherhood of Carpenters Local 926



The VSP Choice Plan is a premier full-service plan that offers choice, flexibility, and maximum value through a VSP Preferred Provider. We also have arrangements with high quality retail chains as affiliate providers¹. Whether your members choose a preferred or affiliate provider, they will receive a covered-in-full benefit experience.

Provider Choices

VSP Preferred Providers

- 50,000 access points nationwide. VSP preferred providers are located in retail, neighborhood, medical and professional settings.

Retail Chain Affiliate Providers¹

- VSP contracts with Costco[®] Optical, Visionworks, and other high quality retail chains.

Other Providers

- We also have a direct pay or assignment of benefits arrangement with Walmart[®] Vision Center and Sam's Club[®] Optical Center.
- Your members have the freedom to choose any provider, national retailer, or local retail chain.

Benefits through a VSP Choice Preferred Provider¹

Exam Services

Comprehensive WellVision Exam[®] covered in full²

Routine retinal screening guaranteed pricing, not to exceed \$39

Contact lens exam (fitting and evaluation):

- Standard fit: Covered in full after copay. Member receives 15% off of contact lens exam services; member's copay will never exceed \$60
- Premium fit: Covered in full after copay. Member receives 15% off of contact lens exam services; member's copay will never exceed \$60

Lenses

Glass or plastic:

Single vision

Lined bifocal

Lined trifocal

Lenticular

Covered in full²

Covered in full²

Covered in full²

Covered in full²

Lens Options

The most popular lens options are covered-in-full with a copay, saving our members an average of 20-25%. Maximum copay on standard lens options:

<i>Patient Option</i>	<i>Single Vision</i>	<i>Multifocal</i>
Anti-reflective coating	\$41	\$41
Polycarbonate for children	No copay	No copay
Polycarbonate	\$31	\$35
Progressive	N/A	\$55
Photochromic	\$70	\$82
Scratch-resistant coating	\$17	\$17

Frame

- Frames covered in full² up to the retail allowance of \$130.
- Frame allowances backed by a wholesale allowance guarantee, ensuring over 16,000 frames are covered-in-full
- Members who select a featured frame brand including bebe[®], ck Calvin Klein, Flexon, Lacoste, Michael Kors, Nike, Nine West and more will receive an extra \$20 toward their frame allowance, beginning January 1, 2014
- 20% off any amount above the retail allowance
- \$70 allowance at Costco.
- Members can choose from virtually any frame on the market



Elective Contact Lenses	<ul style="list-style-type: none"> • Prescription contact lens materials covered-in-full up to the retail allowance of \$130 (in lieu of frame & lenses). • VSP members get exclusive mail-in rebate savings³ up to \$110 on eligible Bausch + Lomb contacts and up to \$125 on eligible ACUVUE Brand Contact Lenses • Members can choose from any available prescription contact lens materials 																		
Necessary Contact Lenses	Covered in full ² for members who have specific conditions																		
Additional Pairs of Glasses	20% off unlimited additional pairs of prescription glasses and/or non-prescription sunglasses ⁴																		
Laser VisionCare Program	Discounts average 15-20% off or 5% off a promotional offer for laser surgery, including PRK, LASIK, and Custom LASIK ⁵																		
Diabetic EyeCare Plus ProgramSM	Additional coverage for members with diabetic eye disease, glaucoma or age-related macular degeneration																		
Eye Health Management Program[®]	<ul style="list-style-type: none"> • VSP collects HIPAA-compliant patient condition data and shares it with your health plan or disease management vendor • ICD-9 code-based reporting of certain chronic conditions supports your disease management efforts • Exam reminder letters sent to VSP members with certain conditions who have not had an eye exam in 14 months 																		
Open Access Schedule	We offer a generous reimbursement schedule for services from other providers																		
	<table> <tr> <td>Exam</td> <td>\$45</td> </tr> <tr> <td>Lenses:</td> <td></td> </tr> <tr> <td> Single vision</td> <td>\$30</td> </tr> <tr> <td> Lined bifocal</td> <td>\$50</td> </tr> <tr> <td> Lined trifocal</td> <td>\$65</td> </tr> <tr> <td> Lenticular</td> <td>\$100</td> </tr> <tr> <td>Frame</td> <td>\$70</td> </tr> <tr> <td>Elective contact lenses*</td> <td>\$105</td> </tr> <tr> <td>Necessary contact lenses*</td> <td>\$210</td> </tr> </table> <p>*in lieu of lenses and frame</p>	Exam	\$45	Lenses:		Single vision	\$30	Lined bifocal	\$50	Lined trifocal	\$65	Lenticular	\$100	Frame	\$70	Elective contact lenses*	\$105	Necessary contact lenses*	\$210
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Rate Details	Rates are based on 1,375 eligible members, are guaranteed for four years, and are valid until 08/01/2013. Coverage offered: 100% employer paid for member. Voluntary dependents. Includes Flat 4% commission. Rates include any applicable taxes and health assessment fees known as of the date of the proposal.																		

TruHearing® Hearing Aid Discount Program

Like vision loss, hearing loss can have a huge impact on workplace productivity and overall quality of life. In fact, the largest hearing impaired group in the United States is comprised of those under the age of 65—many of whom are still in the workforce and leading active lives.

VSP members can hear better for less.

TruHearing is making hearing aids affordable for all VSP® Vision Care members by providing free enrollment (\$108 value) in the TruHearing MemberPlus® Program. What's more, members can add their covered dependents and other family members to enjoy the same great savings.

A TruHearing membership provides:

- Access to a national network of more than 4,000 licensed hearing aid professionals
- Selection of more than 90 digital hearing aids in 400 styles
- Savings of up to \$1,300 per hearing aid purchase
- Deep discounts on additional batteries

Plus, each hearing aid purchased from TruHearing includes:

- Three professional visits
- 45-day money-back guarantee
- 48 replacement batteries

Best of all, if your organization already offers a hearing aid benefit, members can combine it with this program to maximize the benefit and reduce their out-of-pocket expense.

VSP is the only vision plan to make this program available to its members.

TruHearing is unique in its industry.

TruHearing is the first and only state-approved discount health medical organization (DHMO) for hearing; it is not insurance. TruHearing offers only the newest models of hearing aids with the latest technology, from five of the world's leading manufacturers.

Learn more about this VSP member offer
at vsp.truhearing.com.

30
million
Americans
need hearing
aids.

And yet,
70%
don't have
hearing aids
because they
can't afford
them.

Members follow three simple
steps to savings.

1. Enroll at vsp.truhearing.com or call TruHearing at 877.396.7194. (Members must identify themselves as being with VSP.)
2. Call TruHearing to schedule an appointment.
3. Attend appointment, receive exam, and purchase hearing aids at the MemberPlus price.

All transactions are between the VSP member and TruHearing.

The relationship between VSP and TruHearing is that of independent contractors. VSP makes no endorsement, representations or warranties regarding any products or services offered by TruHearing, a third-party vendor. The vendor is solely responsible for the products or services offered by them. If you have any questions regarding the services offered here, you should contact the vendor directly.



Exclusions

The following items are excluded under this plan: two pairs of glasses instead of bifocals; replacement of lenses, frames, or contacts; medical or surgical treatment; orthoptics; vision training or supplemental testing

Items not covered under the contact lens coverage: insurance policies or service agreements; artistically painted or non-prescription lenses; additional office visits for contact lens pathology; contact lens modification; polishing or cleaning

¹ Affiliate provider program available upon request. Benefits vary at affiliate locations.

² Less any applicable copay.

³ Rebates subject to change.

⁴ 20% off unlimited additional pairs of glasses valid through any VSP Preferred Provider within 12 months of the last covered eye exam.

⁵ Custom LASIK coverage only available using wavefront technology with the microkeratome surgical device. Other LASIK procedures may be performed at an additional cost to the member. LaserVision Care discounts are only available from VSP-contracted facilities.