

## Your VSP Vision Benefits Summary

Prioritize your health and your budget with a VSP plan through MANATT PHELPS PHILLIPS LLP.

**Provider Network:**

VSP Signature

**Effective Date:**

03/01/2026



BENEFIT	DESCRIPTION	COPAY	FREQUENCY
<b>YOUR COVERAGE WITH A VSP DOCTOR</b>			
<b>WELLVISION EXAM</b>	<ul style="list-style-type: none"> <li>Focuses on your eyes and overall wellness</li> <li>Routine retinal screening</li> </ul>	\$10 Up to \$39	Every 12 months
<b>ESSENTIAL MEDICAL EYE CARE</b>	<ul style="list-style-type: none"> <li>Retinal imaging for members with diabetes covered-in-full</li> <li>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.</li> <li>Coordination with your medical coverage may apply. Ask your VSP network doctor for details.</li> </ul>	\$20 per exam	Available as needed
<b>PRESCRIPTION GLASSES</b>		<b>\$25</b>	See frame and lenses
<b>FRAME*</b>	<ul style="list-style-type: none"> <li>\$250 Featured Frame Brands allowance</li> <li>\$250 Visionworks or Eyemart Express frame allowance on any frame</li> <li>\$200 frame allowance</li> <li>20% savings on the amount over your allowance</li> <li>\$200 Walmart/Sam's Club frame allowance</li> <li>\$110 Costco frame allowance</li> </ul>	Included in Prescription Glasses	Every 24 months
<b>LENSES</b>	<ul style="list-style-type: none"> <li>Single vision, lined bifocal, and lined trifocal lenses</li> <li>Impact-resistant lenses for dependent children</li> </ul>	Included in Prescription Glasses	Every 12 months
<b>LENS ENHANCEMENTS</b>	<ul style="list-style-type: none"> <li>Standard progressive lenses</li> <li>Premium progressive lenses</li> <li>Custom progressive lenses</li> <li>Average savings of 40% on other lens enhancements</li> </ul>	\$0 \$80 - \$90 \$120 - \$160	Every 12 months
<b>CONTACTS (INSTEAD OF GLASSES)</b>	<ul style="list-style-type: none"> <li>\$200 allowance for contacts; copay does not apply</li> <li>Contact lens exam (fitting and evaluation)</li> </ul>	Up to \$60	Every 12 months
<b>VSP LIGHTCARE™</b>	<ul style="list-style-type: none"> <li>\$200 allowance for ready-made non-prescription sunglasses, or ready-made non-prescription blue light filtering glasses, instead of prescription glasses or contacts</li> </ul>	\$25	Every 24 months
<b>ADDITIONAL SAVINGS</b>	<b>Glasses and Sunglasses</b> <ul style="list-style-type: none"> <li>Discover all current eyewear offers and savings at <a href="https://www.vsp.com/offers">vsp.com/offers</a>.</li> <li>30% savings on unlimited additional pairs of prescription or non-prescription glasses/sunglasses, including lens enhancements, from the same VSP provider on the same day as your WellVision Exam. Or get 20% savings from a VSP provider within 12 months of your last WellVision Exam.</li> </ul>		
	<b>Laser Vision Correction</b> <ul style="list-style-type: none"> <li>Average of 15% off the regular price; discounts available at contracted facilities.</li> </ul>		
	<b>Exclusive Member Extras for VSP Members</b> <ul style="list-style-type: none"> <li>Contact lens rebates, lens satisfaction guarantees, and more offers at <a href="https://www.vsp.com/offers">vsp.com/offers</a>.</li> <li>Save up to 60% on digital hearing aids with TruHearing®. Visit <a href="https://www.vsp.com/offers/special-offers/hearing-aids">vsp.com/offers/special-offers/hearing-aids</a> for details.</li> <li>Enjoy everyday savings on health, wellness, and more with VSP Simple Values.</li> </ul>		

### GET MORE AT PREFERRED IN-NETWORK LOCATIONS

With so many in-network choices, VSP makes it easy to maximize your benefits. Choose from our large doctor network including private practice and retail locations. Plus, you can shop eyewear online at Eyeconic®. Log in to [vsp.com](https://www.vsp.com) to find an in-network doctor.

# Make Eye Health a Priority with VSP!

Your health comes first with VSP and MANATT PHELPS PHILLIPS LLP. Take a look at your VSP vision care coverage.



VSP members save an annual average of

**\$489\***

## More Ways to Save

Additional **\$50** to spend on **Featured Frame Brands†**

bebe Calvin Klein COLE HAAN  
 DRAGON FLEXON LONG CHAMP

 and more

Up to **40%** Savings on **lens enhancements‡**

See all brands and offers at [vsp.com/offers](https://vsp.com/offers).

Enroll through your employer today.

Questions?

[vsp.com](https://vsp.com)

800.877.7195 (TTY: 711)

## Routine eye exams have saved lives.

Did you know an eye exam is the only non-invasive way to view blood vessels in your body? Your VSP® network doctor can detect signs of more than 270 health conditions during your annual eye exam—including diabetes and high blood pressure, as well as eye conditions such as glaucoma and diabetic eye disease.\*\*

## Savings you'll love.

See and look your best without breaking the bank. VSP members get exclusive savings on popular frame brands and contact lenses, and they get additional discounts on things like LASIK, and more.

## The choice is yours!



With thousands of choices, getting the most out of your benefits is easy at a VSP Premier Edge™ location.

## Shop online and connect your benefits.



Save on Featured Frame Brands when you shop on Eyeconic®, the VSP in-network online eyewear store.

## Getting started is easy!

Let your plan do the most it can. When you create an account on [vsp.com](https://vsp.com), you can view your in-network coverage details, find a VSP network doctor that is right for you, and discover extra savings to maximize your benefits.



Scan QR code or visit [vsp.com](https://vsp.com) to learn more.

†Frame brands and promotion subject to change. Only available to VSP members with applicable plan benefits. Only available at in-network locations. Members who participate in a Medicaid/state-funded plan are not eligible. †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. ‡Based on state and national averages for eye exams and most commonly purchased brands. This represents the average savings for a VSP member with a full-service plan at an in-network provider. Your actual savings will depend on the eyewear you choose, the plan available to you, the eye doctor you visit, your copays, your premium, and whether it is deducted from your paycheck pre-tax. Source: VSP book-of-business paid claims data for Aug-Jan of each prior year. \*\*Full Picture of Eye Health, American Optometric Association, 2020. +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. VSP Premier Edge™ is not available in all states.

To learn about your privacy rights and how your protected health information may be used, see the VSP Notice of Privacy Practices on [vsp.com](https://vsp.com). Visionworks, Eyeconic, and Eyemart Express family of stores are VSP-affiliated companies.

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# Check Out **vsp.com**



As a VSP® Vision Care member, you have access to **vsp.com** and the VSP Vision Care App. Both offer easy navigation and a personalized dashboard, so you can get the benefit information you need, exactly when you need it.

**vsp.**  
vision care

## Your VSP Dashboard



Once logged in, **My Dashboard** is your homepage. You'll find a quick view of your benefit information, access your claim history, view and print your Member ID Card, and so much more.



## VSP Vision Care App

Scan the QR code below to download the VSP Vision Care App from the **Apple App** or **Google Play Stores**. Get instant access to your benefit coverage, Member ID Card, Exclusive Member Extras, and more.

## Personalized Benefits Section



The **My Benefits** tab shows your benefits history and an explanation of how you and your dependents can use your benefits.

## VSP Exclusive Member Extras



As a member you have access to exclusive offers totaling over \$3,000 in savings from VSP and other popular brands for your eye care and overall wellness needs. Log in to your VSP account and take advantage of these offers and save even more.

## Find a VSP Network Doctor



The search capabilities are endless on the **Find a Doctor** page. Simply type in your zip code or address to find a VSP network location near you. You can also filter by language, services, products, and more. Maximize your savings when you visit a **VSP Premier Edge™** location! Look for the orange indicator to find one near you.



Create a **vsp.com** account to get the most out of your vision benefits.

To learn about your privacy rights and how your protected health information may be used, see the VSP Notice of Privacy Practices on **vsp.com**. VSP Premier Edge™ is not available for some members in the state of Texas.

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Classification: Public

# Save Up to 60% on Brand-Name Hearing Aids



Like vision loss, hearing loss can have a huge impact on your quality of life. However, the cost of a pair of quality hearing aids usually costs more than \$5,000,\* and few people have hearing aid insurance coverage.

TruHearing makes hearing aids affordable by providing exclusive savings to all VSP® Vision Care members. You can save up to 60% on a pair of hearing aids with TruHearing. What's more, your dependents and even extended family members are eligible too.

#### **In addition to great pricing, TruHearing provides you with:**

- One year of follow-up visits for fittings, adjustments, and cleanings
- 60-day trial
- Three-year manufacturer warranty for repairs and one-time loss and damage replacement
- 80 free batteries per hearing aid for non-rechargeable models

#### **Plus, with TruHearing you'll get:**

- Access to a national network of more than 8,850 hearing healthcare providers
- Discounted pricing on a wide selection of the latest brand name hearing aids
- High-quality, low-cost batteries delivered to your door

Best of all, if you already have a hearing aid allowance from your health plan or employer, you can combine it with TruHearing prices to reduce your out-of-pocket expense even more!

Over-the-counter hearing aids are also available to VSP members through phone or online orders.\*\*

**vsp** exclusive  
member extras

**TruHearing**<sup>®</sup>  
[truhearing.com/vsp](https://truhearing.com/vsp)

Here's how it works:

#### **Contact TruHearing.**

Call **877.396.7194**. You and your family members must mention VSP.

#### **Schedule exam.**

TruHearing will answer your questions and schedule a hearing exam with a local provider.

#### **Attend appointment.**

The provider will perform a hearing exam, make a recommendation, order the hearing aids through TruHearing, and fit them for you.

Learn more about this VSP Exclusive Member Extra at  
[truhearing.com/vsp](https://truhearing.com/vsp) or call **877.396.7194** with questions.

\*Based on a 2018 third-party survey of nationwide provider and manufacturer retail pricing.  
\*\*Over-the-counter hearing aids are different from prescription hearing aids.

VSP is providing information to its members, but does not offer or provide any discount hearing program. VSP makes no endorsement, representations or warranties regarding any products or services offered by TruHearing, a third-party vendor. TruHearing is not insurance and not subject to state insurance regulations. For additional information, please visit [vsp.com/offers/special-offers/hearing-aids/truhearing](https://vsp.com/offers/special-offers/hearing-aids/truhearing). For questions, contact TruHearing directly. Not available directly from VSP in the states of Washington and California.

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# A Look at the Basics



## What is vision insurance?

Vision insurance provides coverage and savings on the cost of an annual eye exam, prescription eyewear and lenses, contact lenses, and other eye-related services.



## What can vision insurance do for me?

-  An eye exam can help detect signs of vision and more than 270 health conditions<sup>1</sup>
-  Access to exclusive offers from VSP® Vision Care and leading industry brands, totaling more than \$3,000 in savings with Exclusive Member Extras
-  VSP members save an annual average of \$489<sup>2</sup>—more money in your pocket

Your vision and health come first with VSP.

Create an account, find your local VSP network doctor, and see your benefit at **vsp.com** today!

## The choice is yours!

It's easy to find (or keep seeing!) a nearby in-network doctor. Get the most out of your benefits by visiting **VSP Premier Edge™** locations—including thousands of **private practice doctors**, **Visionworks®**, and **Eyemart Express** retail stores nationwide.

Scan QR code or visit **vsp.com** to learn more



SCAN ME

	Get more at preferred in-network doctor locations	
		

Contact us: **800.877.7195** (TTY: 711) | **vsp.com**

<sup>1</sup>: Full Picture of Eye Health, American Optometric Association, 2020. <sup>2</sup>: Based on state and national averages for eye exams and most commonly purchased brands. This represents the average savings for a VSP member with a full-service plan at an in-network provider. Your actual savings will depend on the eyewear you choose, the plan available to you, the eye doctor you visit, your copays, your premium, and whether it is deducted from your paycheck pre-tax. Source: VSP book-of-business paid claims data for Aug-Jan of each prior year.

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# Why Everyone Needs Vision Care



Vision care is more critical to a benefits package than you might think. Overlooking vision benefits could mean overlooking what matters most to your employees. VSP® Vision Care helps enhance employee well-being and productivity while lowering overall healthcare costs—delivering real value.

## Employees need vision care



4 in 5

U.S. adults use vision correction<sup>1</sup>



7 in 10

employees say excessive screen time is the #1 factor impacting their eye health<sup>2</sup>



9 in 10

employees say visual issues affect their quality of work<sup>2</sup>

## Powerful preventive care

6 in 10

employees have at least one eye issue<sup>2</sup>

**VSP network doctors** can identify signs of over

270 health conditions

during an eye exam<sup>3</sup>

On a per-person basis, estimated **one-year cost** avoidance for VSP members with diabetes was

\$1,800 versus

members of other vision plans<sup>4</sup>

## Increased employee satisfaction



**70% of employees**

believe that vision care is a must-have benefit<sup>5</sup>



**9 out of 10**

VSP members plan to re-enroll<sup>6</sup>



**VSP Member Promise Satisfaction Guarantee**

Your employees will be happy or we'll make it right

**The right vision benefit can improve employee health and productivity, while lowering healthcare costs.**

**Add value to your benefits package with a VSP plan.**

1. Consumer inSights, The Vision Council, Q1 2025. 2. 2025 Workplace Vision Health Report: Supporting Better Eye Health for Today's Workforce. Workplace Intelligence Study on behalf of VSP Vision Care. 3. Full Picture of Eye Health, American Optometric Association, 2020. 4. Workpartners study on behalf of VSP, 2021. 5. MetLife's U.S. Employee Benefit Trends Study, 2023. 6. Q4, 2022 Patient Ratings.