Vision eyewear coverage helps with the cost of prescription eyewear each year by providing a benefit for either glasses or contacts.

It also includes discounts on popular lens enhancements and extra glasses when you use network providers. Vision eyewear coverage is administered by VSP.

**HOW IT WORKS**

You don’t need an identification card to use vision eyewear benefits. Simply tell your VSP Choice network provider you have VSP coverage and provide the last four digits of your Social Security number. If you’d like a card as a reference, you can print one from vsp.com.

**SAVE WITH NETWORK PROVIDERS**

Make the most of your benefits and save hundreds of dollars on out-of-pocket costs by using VSP Choice network providers. With over 29,000 network provider offices, VSP has the largest network of independent vision care providers. The network also includes major retail chains, including Walmart, Sam’s Club, Costco, and Pearl Vision. To find network providers, log on or register at vsp.com or call VSP at 800-877-7195.

**ADDITIONAL SAVINGS**

In addition to the annual allowance for glasses or contacts, vision eyewear coverage includes the following features for added savings:

- An extra $50 to spend on featured frame brands* for glasses and sunglasses, such as bebe, Calvin Klein, Cole Haan, Flexon, Lacoste, Nike, Nine West, and more. Visit vsp.com to find a Premier Program location that carries these brands, and vsp.com/specialoffers for current promotions.*

- 20% savings* on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last well vision exam.

*Brands/promotions subject to change. Extra $50 and 20% savings do not apply to Costco, Walmart, or Sam’s Club.

<table>
<thead>
<tr>
<th>Annual benefit for services/materials from a VSP Choice network provider</th>
<th>You pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eyeglass frames only ($150 annual allowance)</td>
<td>$25 copay</td>
</tr>
<tr>
<td>If you choose frames that cost more than the plan’s standard annual allowance of $150, you pay the copay plus the difference between the actual cost and the allowance. You get an extra $50 (up to $200) to spend on featured frame brands (see Additional Savings), and you get a 20% discount on amounts over the allowance, as well as savings on popular lens enhancements (see below).</td>
<td></td>
</tr>
<tr>
<td>Lenses, including scratch coating and standard progressives</td>
<td>$0</td>
</tr>
<tr>
<td>Average savings of 20-25% on other lens enhancements, including solid tints and dyes, plastic gradient dyes, UV protection, scratch-resistant coating, polycarbonate lenses, anti-reflective coating, photochromatic lenses, and premium and custom progressive lenses. Visit pensions.org for more details and cost information for covered lens enhancements.</td>
<td></td>
</tr>
</tbody>
</table>

**OR**

| Contact lens exam and fitting | $25 copay |
| Contact lenses ($175 annual allowance) | $0 |
| You get a 20% discount on amounts over the annual allowance. | |
SHOP ONLINE WITH EYECONIC.COM

Use your vision eyewear coverage 24/7 online and receive network savings on glasses or contacts purchased at eyeconic.com. When you use eyeconic.com, you can get a complimentary frame adjustment or contact lens consultation from a VSP Choice network provider’s office, so your eyewear fits properly.

To make sure your benefits apply to online purchases, create an account on the Eyeconic website, and enter your vsp.com username and password when completing the Eyeconic account.

OUT-OF-NETWORK PROVIDERS

You also have freedom to use out-of-network providers and submit claims to VSP for reimbursement for covered services, up to a set maximum amount. For reimbursement amounts and claim filing instructions, visit pensions.org.

LEARN MORE

For more information about vision eyewear coverage, visit pensions.org/benefitsguidance or log on to vsp.com. If you have questions, call VSP at 800-877-7195 or the Board at 800-773-7752 (800-PRESPLAN).

Save money
Save on glasses, contact lenses, and popular lens enhancements

Large national network
The VSP Choice network includes over 29,000 providers

Provider choice
Coverage includes online shopping and out-of-network benefits

This is not a full description of benefits and limitations of the plan. If there is any difference between the information presented here and the provisions of the Benefits Plan of the Presbyterian Church (U.S.A.), the plan terms will govern. Visit pensions.org or call the Board at 800-773-7752 (800-PRESPLAN) for a copy of the plan document.