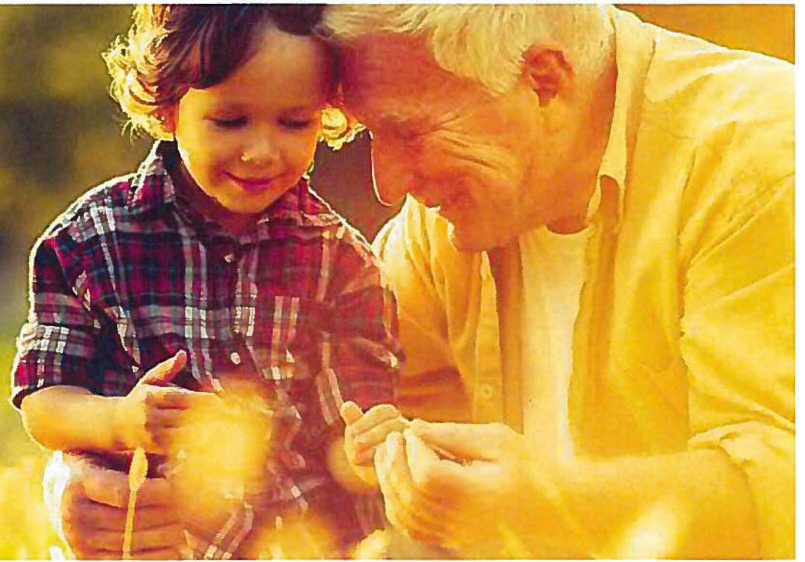


Life is  
better  
in focus.™



**Get the best in eye care and eyewear with VSP® Vision Care for CSU Retirees.**

Why enroll with VSP? As a member, you'll receive access to care from great eye doctors, quality eyewear, and the affordability you deserve, all at the lowest out-of-pocket costs.



**You'll like what you see with VSP.**

- **Value and Savings.** You'll enjoy more value and the lowest out-of-pocket costs.
- **High Quality Vision Care.** You'll get the best care from a VSP network doctor, including a WellVision Exam®-the most
- **Choice of Providers.** The decision is yours to make--choose a VSP doctor, participating retail chain, or any out-of-network provider.
- **Great Eyewear.** It's easy to find the perfect frame at a price that fits your budget.

**Using your VSP benefit is easy.**

- **Create an account at vsp.com.** Once you plan is effective, review your benefit information
- **Find an eye doctor who's right for you.** Visit vsp.com or call **800.877.7195**
- **At you appointment, tell them you have VSP.** There's no ID card necessary. If you'd like a card as a reference, you can print one on **vsp.com**.

**That's it! We'll handle the rest**--there are not claim forms to complete when you see a VSP network doctor.

Save with VSP Coverage	Without VSP Coverage	With Premier Coverage
Eye Exam	\$168	\$10
Frame	\$200	\$0
Bifocal Lenses	\$150	\$0
Standard Progressive Lenses	\$98	\$0
Anti-reflective Coating	\$114	\$69
Retiree Only Annual Contribution	N/A	\$188.16
<b>Total</b>	<b>\$730</b>	<b>\$267.16</b>

Comparison based on national averages for eye exams and most commonly purchased brands.

**Average Annual Savings with the Premier Plan: \$462.84**

Note: Dollar amounts in the savings chart are estimates and don't reflect additional discounts from current VSP offers and promotions.

**Choice in Eyewear**

From classic styles to the latest designer frames, you'll find hundreds of options. Choose from featured frame brands like bebe®, Calvin Klein, Cole Haan, Flexon®, Lacoste, Nike, Nine West, and more.1 Visit [vsp.com](http://vsp.com) to find a Premier Program location that carries these brands. Prefer to shop online? Check out all of the brands at [eyeconic.com](http://eyeconic.com)®, VSP's online eyewear store.

Enroll in VPS 9/11/2017 - 10/5/2017. You'll be glad you did. Contact us at 800.400.4579 | [csuretiree.vspforme.com](http://csuretiree.vspforme.com)

**Retirees**

# Your VSP Vision Benefits Summary

## VSP Vision Care for CSU Retirees

Effective Date: 1/1/2018

Open Enrollment: 9/11/2017 - 10/6/2017

### VSP Provider Network: VSP Advantage

Basic Plan		
Benefit	Description	Copay
WellVision Exam	<ul style="list-style-type: none"> <li>Focuses on your eyes and overall wellness</li> <li>Every calendar year</li> </ul>	\$10
Prescription Glasses		<b>\$0</b>
Frame	<ul style="list-style-type: none"> <li>\$95 allowance for a wide selection of frames</li> <li>\$115 allowance on featured frame brands</li> <li>20% savings on the amount over your allowance</li> <li>Every other calendar year</li> </ul>	Included in Prescription Glasses
Lenses	<ul style="list-style-type: none"> <li>Single vision, lined bifocal, and lined trifocal lenses</li> <li>Polycarbonate lenses for dependent children</li> <li>Every other calendar year*</li> </ul>	Included in Prescription Glasses
Lens Enhancements	<ul style="list-style-type: none"> <li>Standard progressive lenses</li> <li>Premium progressive lenses</li> <li>Average 20-25% savings on other lens enhancements</li> <li>Every other calendar year</li> </ul>	\$55 \$95-\$105 \$155-\$175
Contacts (Instead of glasses)	<ul style="list-style-type: none"> <li>\$120 allowance for contacts and contact lens exam (fitting and evaluation)</li> <li>15% savings on a contact lens exam (fitting and evaluation)</li> <li>Every other calendar year</li> </ul>	\$0

### VSP Provider Network: VSP Choice

Premier Plan		
Benefit	Description	Copay
WellVision Exam	<ul style="list-style-type: none"> <li>Focuses on your eyes and overall wellness</li> <li>Every calendar year</li> </ul>	\$10
Prescription Glasses		<b>\$0</b>
Frame	<ul style="list-style-type: none"> <li>\$200 allowance for a wide selection of frames</li> <li>\$220 allowance for featured frame brands</li> <li>20% savings on the amount over your allowance</li> <li>\$110 allowance at Costco®</li> <li>Every calendar year</li> </ul>	Included in Prescription Glasses
Lenses	<ul style="list-style-type: none"> <li>Single vision, lined bifocal, and lined trifocal lenses</li> <li>Polycarbonate lenses for dependent children</li> <li>Every calendar year</li> </ul>	Included in Prescription Glasses
Lens Enhancements	<ul style="list-style-type: none"> <li>Tinted lenses</li> <li>Standard progressive lenses</li> <li>Premium progressive lenses</li> <li>Custom progressive lenses</li> <li>Average 20-25% savings on other lens enhancements</li> <li>Every calendar year</li> </ul>	\$0 \$0 \$95-\$105 \$155-\$175
Contacts (Instead of glasses)	<ul style="list-style-type: none"> <li>\$120 allowance for contacts and contact lens exam (fitting and evaluation)</li> <li>15% savings on a contact lens exam (fitting and evaluation)</li> <li>Every other calendar year</li> </ul>	\$0
Extra Savings	<b>Retinal Screening</b> <ul style="list-style-type: none"> <li>\$120 allowance for contacts and contact lens exam (fitting and evaluation)</li> </ul>	

Extra Savings	<b>Glasses and Sunglasses</b> <ul style="list-style-type: none"> <li>Extra \$20 to spend on featured frame brands. Go to <a href="http://vsp.com/specialoffers">vsp.com/specialoffers</a> for details.</li> <li>20% savings on additional glasses and sunglasses, including lens enhancements, from any 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 15% savings on regular price or 5% of the promotional price; discounts only available at contracted facilities.</li> </ul>

Monthly Contribution		
Retiree Only	\$5.25	Retiree + 1 \$9.75
		Retiree + Family \$10.47

Monthly Contribution		
Retiree Only	\$15.68	Retiree + 1 \$29.43
		Retiree + Family \$31.59

### Your Coverage with Out-of-Network Providers

Visit [vsp.com](http://vsp.com) for details, if you plan to see a provider other than a VPS network provider.

Exam.....up to \$50	Single Vision Lenses.....up to \$45	Lined Trifocal Lenses.....up to \$85	Contacts.....up to \$110
Frame.....up to \$60	Lined Bifocal Lenses.....up to \$65	Progressive Lenses.....up to \$45	

Coverage with a participating retail chain may be different. VSP guarantees coverage 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. Bases on applicable laws, benefits may vary by location.

**Contact us 800.400.4569. | [csuretiree.vspforme.com](http://csuretiree.vspforme.com)**

1. Brands/Promotion subject to change.

\*New lenses will be approved every calendar year if the new prescription differs from the original by at least .50 diopter sphere or cylinder, there's a change in the axis of 15 degrees or more, or a difference in vertical prism greater than one prism.

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