

Life is better in focus.™

Get access to the best in eye care and eyewear with Michigan State University and VSP Vision Care.

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

You'll like what you see with VSP.

- **Value and Savings.** You'll enjoy more value and low out-of-pocket costs.
- **High Quality Vision Care.** You'll get great care from a VSP network doctor, including a WellVision Exam®—a comprehensive exam designed to detect eye and health conditions.
- **Choice of Providers.** The decision is yours to make—with the largest national network of private-practice doctors, plus participating retail chains, it's easy to find the in-network doctor who's right for you.
- **Great Eyewear.** It's easy to find the perfect frame at a price that fits your budget.

Save with VSP coverage.	Without VSP Coverage	With VSP Coverage
Eye Exam	\$163	\$10 Copay
Frame	\$130	\$25 Copay
Single Vision Lenses	\$90	
Photochromic Adaptive Lenses	\$109	\$70
Anti-reflective Coating	\$113	\$69
Member-Only Annual Contribution	N/A	\$151.92
Total Out-of-Pocket Cost	\$605	\$325.92
		Average Annual Savings with VSP Provider: \$279.08

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

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

Enroll in VSP today at msustudents.vspforme.com. Contact us. **800.400.4569**

Using your VSP benefit is easy.

- **Create an account at vsp.com.** Once your plan is effective, review your benefit information.
- **Find an eye doctor who’s right for you.** Visit vsp.com or call **800.400.4569**.
- **At your appointment, tell them you have VSP.** There is no ID card necessary. If you would like a card as a reference, you can print one at vsp.com.

That’s it! We’ll handle the rest—there are no claim forms to complete when you see a VSP provider.

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 to find a Premier Program location that carries these brands. Plus, save up to 40% on popular lens enhancements.² Prefer to shop online? Check out all of the brands at eyeconic.com®, VSP's preferred online eyewear store.

Your VSP Vision Benefits Summary

Michigan State University and VSP provide you with an affordable eye care plan. Enrollment is ongoing! The effective date will be first of the month following your enrollment.

VSP Provider Network: **VSP Choice**

Benefit	Description	Copay
Your Coverage with a VSP Provider		
WellVision Exam	- Focuses on your eyes and overall wellness - Every 12 months	\$10
Prescription Glasses	- Frame and/or Lenses	\$25
Frame	- \$130 allowance for a wide selection of frames - \$150 allowance on featured frame brands - 20% savings on the amount over your allowance - \$70 Costco® frame allowance - Every 12 months	Included in Prescription Glasses
Lenses	- Single vision, lined bifocal, and lined trifocal lenses - Polycarbonate for dependent children - Every 12 months	Included in Prescription Glasses
Lens Enhancements	- Standard progressive lenses	\$0
	- Premium progressive lenses	\$95 - \$105
	- Custom progressive lenses	\$150 - \$175

	- Average savings of 20–25% on other lens enhancements	
Contacts (instead of glasses)	- \$130 allowance for contacts; copay does not apply - Contact lens exam (fitting and evaluation) - Every 12 months	Up to \$60

Diabetic Eyecare Plus Program	- Services related to diabetic eye disease, glaucoma and age-related macular degeneration (AMD). Retinal screening for eligible members with diabetes. Limitations and coordination with medical coverage may apply. Ask your VSP doctor for details. - Every 12 months	\$20
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Extra Savings	Glasses and Sunglasses - Get an extra \$20 on featured frame brands. Got to vsp.com/offers for details. - 20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last WellVision Exam.	
	Retinal Screening - No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam	
	Laser Vision Correction - Average 15% off the price or 5% off the promotional price; discounts only available from contracted facilities	

Your Monthly Contribution

- \$12.66 Member Only
- \$25.32 Member + One
- \$25.95 Member + Family

Your Coverage with Out-of-network Providers

Visit vsp.com for details, if you plan to see a provider other than a VSP network provider.

- Exam up to \$45
- Frame up to \$70
- Single Vision Lenses up to \$30
- Lined Bifocal Lenses up to \$50
- Lined Trifocal Lenses up to \$65
- Progressive Lenses up to \$50
- Contacts up to \$105

Coverage with a participating retail chain may be different. Once your benefit is effective, visit vsp.com for details. 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.

Contact us. Call us at **800.400.4569** or visit **msustudents.vspforme.com**.

1. Brands/Promotion subject to change.

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