A Look at Your VSP Vision Coverage

With VSP and Michigan State University, your health comes first.

Enroll in VSP[®] Vision Care to get access to savings and personalized vision care from a VSP network doctor for you and your family.

Value and savings you love.

Save on eyewear and eye care when you see a VSP network doctor. Plus, take advantage of Exclusive Member Extras which provide offers from VSP and leading industry brands totaling over \$3,000 in savings.

Provider choices you want.

Maximize your benefits at a Premier Program location, including thousands of private practice doctors and over 700 Visionworks® retail locations nationwide.

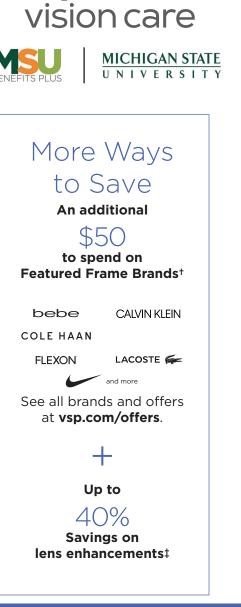


Quality vision care you need.

You'll get great care from a VSP network doctor, including a WellVision Exam[®]. An annual eye exam not only helps you see well, but helps a doctor detect signs of eye conditions and health conditions, like diabetes and high blood pressure.

VSP EasyOptions

If you choose to enroll in the Premium Plan, each member on your plan can personalize their benefit with ease. Choose the upgrade that's right for you! Check out the plan grid to see your options.



YSP.

To enroll, visit MSUBenefitsPlus.com during MSU's Open Enrollment period. For your vision plan questions contact VSP **800.877.7195**

If you already have vision coverage with VSP and wish to continue your coverage, no action is needed. If you wish to add new coverage, change, or cancel existing coverage, please visit MSU Benefits Plus to take the apprpriate action.

[†]Only available to VSP members with applicable plan benefits. Frame brands and promotions are subject to change. [‡]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. ⁺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.

Your VSP Vision Benefits Summary

Michigan State University and VSP provide you with an affordable vision plan. You may enroll during the annual open enrollment period for coverage to be effective January 1 of the following year. New employees or **Provider Network:** employees with a qualified life event may enroll within 30 days of their hire date or life event. If you enroll between the 1st-15th of the month, your coverage will be effective the first of the month following the month you enroll. If you enroll on or after the 16th day of the month, your coverage will be effective the first of the month after the next month following enrollment. Coverage cannot be changed or canceled until the next

VSP Choice **Effective Date:** 01/01/2025



| annual open enrollmer BENEFIT | nt period unless you have a qualifying life event. DESCRIPTION | COPAY | BENEFIT | 1/2025 DESCRIPTION | COPAY |
|--|--|---|--|--|---|
| | STANDARD PLAN Coverage with a VSP Prov | | | PREMIUM PLAN Coverage with a VSP Provider | |
| WELLVISION EXAM | Focuses on your eyes and overall wellness Routine retinal screening Every calendar year | \$10 Up to \$39 | WELLVISION EXAM | Focuses on your eyes and overall wellness Routine retinal screening Every calendar year | \$10 Up to \$39 |
| ESSENTIAL MEDICAL EYE CARE | Retinal imaging for members with diabetes covered-in-full 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. Coordination with your medical coverage may apply. Ask your VSP network doctor for details. Available as needed | \$20 per exam | ESSENTIAL MEDICAL EYE CARE | Retinal imaging for members with diabetes covered-in-full 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. Coordination with your medical coverage may apply. Ask your VSP network doctor for details. Available as needed | \$20 per exam |
| PRESCRIPTION GLASSES \$20 | | | PRESCRIPTION G | LASSES | \$20 |
| FRAME [†] | Frame Allowance (varies by location): Visionworks locations: \$200 Walmart/Sam's Club/Costco: \$150 All other In Network Providers: \$150 for all frames + additional \$50 allowance for Featured Frame Brands 20% savings on the amount over your allowance Every other calendar year | Included in Prescription Glasses | FRAME [*] | Frame Allowance (varles by location) Visionworks locations: \$200 Walmart/Sam's Club/Costco: \$150 All other In Network Providers: \$150 for all frames + additional \$50 allowance for Featured Frame Brands 20% savings on the amount over your allowance Every calendar year | Included in Prescription Glasses |
| LENSES | Single vision, lined bifocal, and lined trifocal lenses Impact-resistant lenses for dependent children Every calendar year | Included in Prescription Glasses | LENSES | Single vision, lined bifocal, and lined trifocal lenses Impact-resistant lenses for dependent children Every calendar year | Included in Prescription Glasses |
| LENS ENHANCEMENTS | Standard progressive lenses Premium progressive lenses Custom progressive lenses Light-reactive lenses UV protection Average savings of 30% on other lens enhancements Every calendar year | \$0 \$95 - \$105 \$150 - \$175 \$75 \$0 | LENS ENHANCEMENTS | Standard progressive lenses Premium progressive lenses Custom progressive lenses Light-reactive lenses UV protection Average savings of 30% on other lens enhancements Every calendar year | \$0 \$95 - \$105 \$150 - \$175 \$75 \$0 |
| CONTACTS (INSTEAD OF GLASSES) | \$150 allowance for contacts; copay does not apply Contact lens exam (fitting and evaluation) Every calendar year | Up to \$60 | CONTACTS (INSTEAD OF GLASSES) | \$150 allowance for contacts; copay does not apply Contact lens exam (fitting and evaluation) Every calendar year | Up to \$60 |
| YOUR MONTHLY CONTRIBUTION YOUR MONTHLY CONTRIBUTION (ACADEMIC YEAR, EIGHT MONTHS) | \$8.44 Member only \$16.86 Member + spouse\$18.05 Member \$23.61 Member\$12.66 Member only \$25.29 Member + spouse\$27.08 Member \$35.42 Member | + family | VSP EASYOPTIONS ⁺ | Members can choose one of these upgrades An additional \$100 frame allowance, or fully covered premium or custom progressive lenses, or fully covered anti-glare coating, or an additional \$50 contact lens allowance Every calendar year | Included in Prescription Glasses |
| | | | YOUR MONTHLY CONTRIBUTION | \$12.54 Member only \$26.83 Member \$25.07 Member + spouse \$35.12 Member + | |
| | | | YOUR MONTHLY CONTRIBUTION (ACADEMIC YEAR, EIGHT MONTHS) | \$18.81 Member only \$40.25 Member \$37.61 Member + spouse \$52.68 Member | |
| | Glasses and Sunglasses Discover all current eyewear offers and a single current eyewear offers and a | | m/offers. | lasses/sunglasses, including lens enhancements | |

Laser Vision Correction

Average of 15% off the regular price; discounts available at contracted facilities. ٠

Exclusive Member Extras

- Save up to 60% on digital hearing aids with TruHearing. Visit vsp.com/offers/special-offers/hearing-aids for details.
- Contact lens rebates, lens satisfaction guarantees, and more offers at vsp.com/offers.
- Everyday savings on entertainment, health and wellness, travel, and more with VSP Simple Values. Visit vsp.com/simplevalues.

ADDITIONAL

SAVINGS

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