

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?

See healthy and live happy. As a VSP® member, you get personalized care from a local VSP network doctor at low out-of-pocket costs.



Quality vision care you need for you and your family



A WellVision Exam®—an annual exam designed to detect signs of vision and health conditions



Access to exclusive offers from VSP and leading industry brands, totaling more than \$3,000 in savings with Exclusive Member Extras



VSP members save an annual average of \$470—more money in your pocket

Your vision and health come first with VSP

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

What does VSP vision insurance cover?

Everyone needs an annual eye exam, and most families have at least one member who needs glasses or contacts. In addition to an annual eye exam, VSP covers lenses and lens enhancements with low copays or savings on standard pricing. Some plans also cover sunglasses.

It's easy to find (or keep seeing!) a nearby in-network doctor. Maximize your coverage with bonus offers and savings that are exclusive to **Premier Program** locations—including thousands of **private practice doctors** and **Visionworks®** retail locations nationwide.

Using your VSP benefit is easy. There are no claims to file when you see a VSP provider for eye-related services.

Contact us: **800.877.7195** | **vsp.com**

Diabetes and Your Eye Health



Your eye doctor is a key part of your healthcare team, especially if you are living with diabetes or prediabetes. A WellVision Exam® from a VSP® network doctor can help detect early signs of serious eye and health conditions.



Visit your eye doctor right away if you:

- See little black lines or spots that don't go away.
- Experience any red spots or fog.
- Have a sudden change in how clearly you see.
- Have trouble seeing colors.
- Take longer than usual to adjust to darkness.¹



Common eye diseases among people with diabetes:

- Diabetic retinopathy can cause blindness if not treated.
- Cataracts are more common in people with diabetes.
- Glaucoma can lead to vision loss or blindness if left untreated.¹



Healthy eyes to-do list:

- Schedule a WellVision Exam.
- Talk to your eye doctor about receiving a retinal screening. They can take photos of the inside of your eyes to help assess any changes over time.
- Ask your eye doctor for advice about the best ways to keep your eyes healthy, and request that all test results are sent to your other healthcare providers.
- Manage your diabetes and work with your diabetes care team to reach your blood sugar targets.

vsp
vision care

A Visionary Partner of



Diabetes

The good news is, 90% of blindness caused by diabetes is preventable through early detection and managing your diabetes.²

Visit **vsp.com/eye-doctor** or call **800.877.7195**.

1. Diabetes and Vision Loss, CDC, September 2023.

2. How to Promote Eye Health for People With Diabetes, CDC, September 2023.

VSP is a Visionary Partner of the American Diabetes Association Focus on Diabetes initiative.

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Enjoy Savings Beyond Your Vision Benefits!

vsp exclusive member extras



Take advantage of Exclusive Member Extras for you and the whole family! Get access to more than \$3,000 in savings from VSP® and other popular brands. Offers shown below are available at all VSP network doctor locations or participating partner locations.

Click on the offers below to learn how to save on everyday products and services **that go beyond vision care** and help make your life healthier and easier.

Glasses & Sunglasses

Extra
\$20
to Spend

Get an **Extra \$20** to spend on Featured Frame Brands.^{1,2}

Extra
\$40
to Spend

Get an **Extra \$40** to spend on select Featured Frame Brands.^{1,2}

Up to
40% Off
Lens Enhancements

Save up to 40% off popular lens enhancements.^{2,3}

eyeconic
a vsp vision company

Shop and save online for glasses, sunglasses, and contacts with your VSP benefits.


enchroma.

WORLD'S BEST COLOUR BLIND GLASSES™

Get up to 20% off popular EnChroma collections.

HOYA

Get 6-month satisfaction guaranteed protection on Hoya lenses.



Save 20% on additional pairs of Nike glasses and sunglasses.

sunsync

Save up to 40% on SunSync® Light-Reactive Lenses.^{2,3}

techshield

Save up to 40% on all TechShield® Anti-Reflective Coatings.^{2,3}

unity

Try Unity® lenses worry-free for 6 months with The Unity Promise.

ZEISS

Try ZEISS Lenses risk-free for 6 months.

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PREMIER
edge

Maximize your savings with Premier Edge™. Offers only available at Premier Edge locations.

BAUSCH + LOMB
See better. Live better.

Save up to \$310 on an annual supply of contact lenses.

BAUSCH + LOMB
Biotrue
ONeday lenses

Get a free 30-day supply of Biotrue® ONeday contact lenses and an exclusive up to \$210 rebate.

Glasses Rebate

Get up to a \$100 rebate on the perfect pair of glasses.⁴

HOYA

Get 12-month satisfaction guaranteed protection on Hoya lenses.

Premier Edge Promise

Get a worry-free eyewear guarantee with triple protection.⁵

unity

Try Unity® lenses worry-free with The Unity Promise for 12 months.

ZEISS

Try ZEISS Lenses risk-free for 12 months.

Improve Your Health and Increase Your Savings

vsp exclusive
member extras

As a member, you can save on everyday products and services that fit your needs beyond vision care—like discounts on fitness, nutrition, prescription drugs and access to diabetes resources.

Contacts

BAUSCH + LOMB
See better. Live better.

Save up to \$300 on an annual supply of contact lenses.

Health & Wellness

Diabetes
Management Support

Save on testing supplies and find resources to help prevent or manage Diabetes.

 **optomap**[®]

Get not-to-exceed \$39 special pricing on optomap images.²

LASIK[®]

LasikPlus+

Save up to \$1,100 off LASIK.

The
LASIK Vision
INSTITUTE

Save up to \$1,100 off LASIK.

NVISION
EYE CENTERS

Save up to \$1,200 off all custom LASIK and PRK.

TLC
Laser Eye Centers[®]

Save up to \$1,100 off LASIK.

Hearing Health

TruHearing[®]

Save up to 60% on prescription & over-the-counter hearing aids, get deals on batteries, and access a free online hearing screening.⁷

vsp simple
values

Access a variety of savings on fitness, prescription drugs, entertainment, travel, cash rewards, and more.⁸

Home & Financial Well-Being

 **CareCredit**[®]

Get instant, in-office promotional financing offers for eye care and eyewear.

 **everplans**[™]

Organize, securely store, and assign access to important documents like wills, passwords, and more. All for just \$27 a year.

smartcredit[®]

Get smart about your credit, money, and privacy with SmartCredit, helping you meet your financial goals for just \$8.95 a month.

See how your savings can add up at vsp.com/offers.

Offers subject to change without notice. Some members may not be eligible for all offers. Members who participate in a Medicaid/state-funded plan are not eligible for the above offer. Visit vsp.com/offers for terms and conditions on specific offers.

1. Brands and promotions are subject to change. 2. Available to VSP members with applicable plan benefits. Check your benefits to see if this offer applies. 3. Savings based on doctor's retail price and vary by plan and purchase selection; average savings determined after benefits are applied. 4. Perfect Pair up to \$100 rebate expires 11/30/2023, rebate offer terms and conditions apply and are subject to change. Rebate offer valid from 7/1/2023 through 11/30/2023, and must be redeemed by 12/31/2023. The Sponsor/Officer of this rebate is Plexus Optix, Inc. 5. Restrictions may apply: visit vsp.com/offers/premier-edge-offers/glasses-and-sunglasses/Premier-Edge-Promise for terms and conditions. 6. Not all locations are on the VSP Laser VisionCare Network. Please call VSP Member Services at 800.877.7195 to confirm the location you're interested in visiting is in-network. 7. 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. For questions, contact TruHearing directly. Not available directly from VSP in the states of Washington and California. 8. Some members may not be eligible for this program; visit vsp.com/simplevalues for terms and conditions.

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Frames to Match Your Style and Budget



You deserve to look great at a price that won't break the bank. Save on your perfect pair of glasses—including designer frames and lens enhancements like anti-glare lenses.

vsp exclusive member extras



Find a wide selection of featured frame brands at Premier Program locations, now including private practice doctors and Visionworks® retail locations nationwide.

Getting the most out of your vision benefits has never been easier

Extra \$20 + **Up to 40%**
to spend on
Featured Frame Brands¹



See all brands at vsp.com/offers.

savings on lens
enhancements²

Like shopping online?



Use your benefits on **eyeconic.com**®—the VSP® preferred online retailer that gives you access to more than 70 brands of contacts, eyeglasses, and sunglasses, and connects you directly with your eye doctor.

1. Available only to VSP members with applicable plan benefits through VSP network doctors and in-network locations. Frame brands subject to change. Expires 12/31/2023.
2. Up to 40% savings based on VSP network doctor's retail price and varies by plan and purchase selection; average savings determined after benefits are applied. Check your benefits to see if this offer applies.

Browse with Benefits

Your vision and wellness come first with VSP. Now, your benefit includes eyeconic.com, the VSP preferred online retailer.



Eyeconic® seamlessly connects your eyewear, your insurance coverage, and the VSP® doctor network. Plus, you get the convenience of online shopping along with the personal touch from a VSP doctor.

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a vsp vision company

Online shopping with benefits

Online shoppers will love:

- A huge selection of contact lenses and designer frames 24/7—and the Virtual Try-On tool.
- Free shipping and returns.*
- Free frame adjustment or contact lens consultation.
- Verification of your prescriptions and the 25-point inspection process to ensure your eyewear is just right.
- 20% off any out-of-pocket expenses on eyewear after your frame allowance is applied.



Already used
your benefits
for the year?

As a VSP member,
you still receive 20%
savings on glasses and
sunglasses at Eyeconic.

It's easy to use your VSP benefit

1. **Create an account at vsp.com.** Review your vision benefit and access your eligibility and coverage information, including how to apply your benefits at Eyeconic.
2. **Find a VSP provider near you.** The decision is yours—choose a conveniently located VSP doctor or any out-of-network provider. Visit **vsp.com** or call **800.877.7195** to find the best provider for you.
3. **Check out Eyeconic and browse the frame brands you love.** You can connect to your VSP benefits, upload your prescription at checkout, and order your glasses following your WellVision Exam®.

Experience eyeconic.com®, a convenient retail option.

*Terms and conditions apply. Visit eyeconic.com/faqs for more details.

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A Look at Your VSP Vision Coverage

With VSP and THE SCHOOL BOARD OF VOLUSIA COUNTY FLORIDA, 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.

With private practice doctors and Visionworks retail locations to choose from nationwide, getting the most out of your benefits is easy at a VSP Premier Edge™ location.



Preferred private practice and retail in-network choices



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.

Using your benefit is easy!

Create an account on **vsp.com** to view your in-network coverage, find the VSP network doctor who's right for you, and discover savings with exclusive member extras. At your appointment, just tell them you have VSP.

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vision care

More Ways to Save

Extra

\$20

to spend on

Featured Frame Brands†

bebe

Calvin Klein

COLE HAAN

DRAGON

FLEXON

LONGCHAMP



and more

See all brands and offers
at **vsp.com/offers**.

+

Up to

40%

**Savings on
lens enhancements‡**

Enroll through your employer today.
Contact us: **800.877.7195** or **vsp.com**

Your VSP Vision Benefits Summary

THE SCHOOL BOARD OF VOLUSIA COUNTY FLORIDA
and VSP provide you with an affordable vision plan.

PROVIDER NETWORK:
VSP Advantage



BENEFIT	DESCRIPTION	COPAY	FREQUENCY
Your Coverage with a VSP Provider			
WELLVISION EXAM	- Focuses on your eyes and overall wellness - Routine retinal screening	\$10 Up to \$39	Every plan year*
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.	\$20 per exam	Available as needed
PRESCRIPTION GLASSES		\$15	See frame and lenses
FRAME+	\$170 Featured Frame Brands allowance \$150 frame allowance 20% savings on the amount over your allowance \$150 Walmart/Sam's Club frame allowance	Included in Prescription Glasses	Every other plan year
LENSES	- Single vision, lined bifocal, and lined trifocal lenses - Impact-resistant lenses for dependent children	Included in Prescription Glasses	Every plan year
LENS ENHANCEMENTS	- Standard progressive lenses - Premium progressive lenses - Custom progressive lenses - Average savings of 20-25% on other lens enhancements	\$0 \$95 - \$105 \$150 - \$175	Every plan year
CONTACTS (INSTEAD OF GLASSES)	\$130 allowance for contacts; copay does not apply - Contact lens exam (fitting and evaluation)	Up to \$20	Every plan year
ADDITIONAL SAVINGS	Glasses and Sunglasses - Discover all current eyewear offers and savings at vsp.com/offers. 20% savings on unlimited additional pairs of prescription or non-prescription glasses/sunglasses, including lens enhancements, from a VSP provider within 12 months of your last WellVision Exam.		
	Laser Vision Correction Average of 15% off the regular price; discounts available at contracted facilities.		
	Exclusive Member Extras for VSP Members - Contact lens rebates, lens satisfaction guarantees, and more offers at vsp.com/offers. - Save up to 60% on digital hearing aids with TruHearing®. Visit vsp.com/offers/special-offers/hearing-aids for details. - Enjoy everyday savings on health, wellness, and more with VSP Simple Values.		
YOUR MONTHLY CONTRIBUTION	\$4.31 Member only \$11.88 Member + family		

YOUR COVERAGE GOES FURTHER IN-NETWORK

With so many in-network choices, VSP makes it easy to get the most out of your benefits. You'll have access to preferred private practice, retail, and online in-network choices. Log in to vsp.com to find an in-network provider.

*Plan year begins in October
†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. Premier Edge is not available for some members in the state of Texas.

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