

# Get the best in eyecare and eyewear with Stevens Institute of Technology and VSP® Vision Care.

Why enroll in VSP? We invest in the things you value most—the best care at the lowest out-of-pocket costs. Because we're the only national not-for-profit vision care company, you can trust that we'll always put your wellness first.

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

- Value and Savings. You'll enjoy more value and the lowest out-ofpocket costs.
- High Quality Vision Care. You'll get the best care from a VSP provider including a WellVision Exam®—the most comprehensive exam designed to detect eye and health conditions.
- Choice of Providers. The decision is yours to make—choose a VSP doctor, a 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.

- Register at vsp.com.
   Once your plan is effective, review your benefit information.
- Find an eyecare provider who's right for you.
   To find a VSP provider, visit vsp.com or call 800.877.7195.
- At your 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 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 Anne Klein, bebe®, Calvin Klein, Flexon®, Lacoste, Nike, Nine West, and more¹. Visit **vsp.com** to find a VSP provider who carries these brands.

Enroll in VSP today. You'll be glad you did.

Contact us. **800.877.7195 vsp.com** 



## **Your VSP Vision Benefits Summary**

Stevens Institute of Technology and VSP provide you with an affordable eyecare plan.

VSP Coverage Effective Date: 01/01/2015 VSP Provider Network: VSP Choice Visit **vsp.com** for more details on your vision benefit and for exclusive savings and promotions for VSP members.

Benefit	Description	Copay	Frequency	
Your Coverage with a VSP Provider				
WellVision Exam	Focuses on your eyes and overall wellness	\$10	Every calendar year	
Prescription Glasses		\$25	See frame and lenses	
Frame	<ul> <li>\$150 allowance for a wide selection of frames</li> <li>\$170 allowance for featured frame brands</li> <li>\$80 allowance at Costco® Optical</li> <li>20% savings on the amount over your allowance</li> </ul>	Included in Prescription Glasses	Every other calendar year	
Lenses	<ul> <li>Single vision, lined bifocal, and lined trifocal lenses</li> <li>Polycarbonate lenses for dependent children</li> </ul>	Included in Prescription Glasses	Every calendar year	
Lens Enhancements	<ul> <li>Standard progressive lenses</li> <li>Premium progressive lenses</li> <li>Custom progressive lenses</li> <li>Average savings of 20-25% on other lens enhancements</li> </ul>	\$55 \$95 - \$105 \$150 - \$175	Every calendar year	
Contacts (instead of glasses)	<ul> <li>\$150 allowance for contacts; copay does not apply</li> <li>Contact lens exam (fitting and evaluation)</li> </ul>	Up to \$60	Every calendar year	
Extra Savings	Glasses and Sunglasses  Extra \$20 to spend on featured frame brands. Go to vsp.com/specialoffers for details.  20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last WellVision Exam.  Laser Vision Correction  Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities			
Your Monthly Contribution	\$7.38 Employee only \$11.80 Employee + 1 \$12.05 Employee + ch	ildren \$19.42 Er	mployee + 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.						
Examup to \$45 Frameup to \$70	Single Vision Lensesup to \$30 Lined Bifocal Lensesup to \$50	Lined Trifocal Lensesup to \$65 Progressive Lensesup to \$50	Contactsup 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.