Get the best in eyecare and eyewear with The University of Missouri 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.

• **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. Plus, when you see a VSP provider, your satisfaction is guaranteed.

• **Choice of Providers.** The decision is yours to make—choose a VSP provider or any out-of-network provider.

• **Great Eyewear.** It’s easy to find the perfect frame at a price that fits your budget.

### Save with VSP coverage:

<table>
<thead>
<tr>
<th></th>
<th>Without VSP Coverage</th>
<th>With VSP Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eye Exam</td>
<td>$148</td>
<td>$10 Copay</td>
</tr>
<tr>
<td>Frame</td>
<td>$140</td>
<td>$25 Copay</td>
</tr>
<tr>
<td>Single Vision Lenses</td>
<td>$86</td>
<td></td>
</tr>
<tr>
<td>Photochromic Adaptive Lenses</td>
<td>$103</td>
<td>$70</td>
</tr>
<tr>
<td>Anti-reflective Coating</td>
<td>$110</td>
<td>$69</td>
</tr>
<tr>
<td>Employee-only Annual Contribution</td>
<td>N/A</td>
<td>$70.56</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$587</strong></td>
<td><strong>$244.56</strong></td>
</tr>
</tbody>
</table>

*Comparison based on state 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.

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.

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Enroll in VSP today.
You’ll be glad you did.
Contact us. vsp.com
800.877.7195
**Your VSP Vision Benefits Summary**

The University of Missouri and VSP provide you with an affordable eyecare plan.

**VSP Coverage Effective Date:** 01/01/2015  
**VSP Provider Network:** VSP Choice

Visit [vsp.com](http://vsp.com) for more details on your vision benefit and for exclusive savings and promotions for VSP members.

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Description</th>
<th>Copay</th>
<th>Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>WellVision Exam</strong></td>
<td>Focuses on your eyes and overall wellness</td>
<td>$10</td>
<td>Every calendar year</td>
</tr>
<tr>
<td><strong>Prescription Glasses</strong></td>
<td></td>
<td>$25</td>
<td>See frame and lenses</td>
</tr>
</tbody>
</table>
| **Frame** | $140 allowance for a wide selection of frames  
$160 allowance for featured frame brands  
20% savings on the amount over your allowance | Included in Prescription Glasses | Every other calendar year |
| **Lenses** | Single vision, lined bifocal, and lined trifocal lenses  
Polycarbonate lenses for dependent children | Included in Prescription Glasses | Every calendar year |
| **Lens Enhancements** | Standard progressive lenses  
Premium progressive lenses  
Custom progressive lenses  
Average savings of 20-25% on other lens enhancements | $55  
$95 - $105  
$150 - $175 | Every calendar year |
| **Contacts (instead of glasses)** | $140 allowance for contacts; copay does not apply  
Contact lens exam (fitting and evaluation) | Up to $60 | Every calendar year |
| **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. | $20 | As needed |

**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.

- **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 regular price or 5% off the promotional price; discounts only available from contracted facilities

**Your Monthly Contribution**

- $5.88 Employee only  
- $11.73 Employee + spouse  
- $12.80 Employee + child(ren)  
- $20.26 Employee + 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 $47  
- **Single Vision Lenses** up to $45  
- **Lined Bifocal Lenses** up to $65  
- **Lined Trifocal Lenses** up to $85  
- **Contacts** up to $130  
- **Progressive Lenses** up to $65

VSP guarantees coverage from VSP network 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.

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Enroll in VSP today.  
You'll be glad you did.  
Contact us. [vsp.com](http://vsp.com)  
800.877.7195