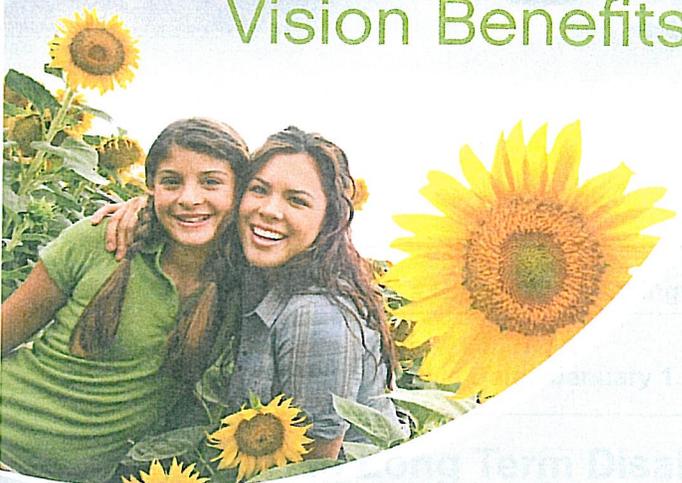


Your VSP Vision Benefits



Welcome to VSP® Vision Care. We'll help keep you and your eyes healthy through personalized care from a doctor you can trust.

Your eyes say a lot about you and can even tell your VSP doctor about you. During your WellVision Exam®, your VSP doctor will look for vision problems and signs of health conditions too.

Getting started is a breeze.

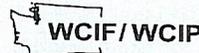
- **Find the right VSP doctor for you.** You'll find plenty to choose from at vsp.com or by calling **800.877.7195**.
- **Already have a VSP doctor?** At your appointment, tell them you're a VSP member.
- **Check out your coverage and savings.** Visit vsp.com to see your benefits anytime and check out how much you saved with VSP after your appointment.

That's it! We'll handle the rest—no ID card necessary or claim forms to complete.

Visit the Eyecare Discovery Center® at vsp.com for eye health articles, videos, and interactive games.

Keep your eyes healthy and your vision clear with VSP.

Contact VSP | vsp.com
800.877.7195



WASHINGTON COUNTIES INSURANCE FUND
WASHINGTON COUNTIES INSURANCE POOL

Standard Plan

Your eyecare benefit is brought to you by Washington Counties Insurance Fund and VSP.

Your Copays

Exam No copay applies
 Prescription Glasses \$15.00
 Elective Contact Lenses No copay applies

Your Coverage from a VSP Doctor

Exam covered in full every 12 months
 Prescription Glasses
 Lenses covered in full every 12 months

- Single vision, lined bifocal, lined trifocal lenses, ultra violet protection, scratch-resistant coating, anti-reflective coating, and rimless mounting.
- Polycarbonate lenses for dependent children

Frame every 24 months

- Frame of your choice covered up to \$ 130.00.
- Plus, 20% off any out-of-pocket costs.

~OR~

Elective Contact Lenses every 12 months
 \$120 allowance for contacts and the contact lens exam (fitting and evaluation). There may be additional fees charged to the member above the allowance. Ask your provider for a pre-determination of benefits for a detailed estimate.

Extra Discounts and Savings

Glasses and Sunglasses

- Average 35 - 40% savings on all non-covered lens options
- 30% off additional glasses and sunglasses, including lens options, from the same VSP doctor on the same day as your WellVision Exam. Or get 20% off from any VSP doctor within 12 months of your last WellVision Exam

Contacts

- 15% off cost of contact lens exam (fitting and evaluation)

Laser Vision Correction

- Average 15% off the regular price or 5% off the promotional price. Discounts only available from contracted facilities.
- After surgery, use your frame allowance (if eligible) for sunglasses from any VSP doctor

Dollar for dollar you get the best value from your VSP benefit when you visit a VSP network doctor. If you decide not to see a VSP doctor, copays still apply. You'll also receive a lesser benefit and typically pay more out-of-pocket. You are required to pay the provider in full at the time of your appointment and submit a claim to VSP for partial reimbursement. If you decide to see a provider not in the VSP network, call us first at 800-877-7195.

Out-of-Network Reimbursement Amounts:

Exam Up to \$50.00
 Lenses:
 Single Vision Up to \$50.00
 Lined Bifocal Up to \$75.00
 Lined Trifocal Up to \$100.00
 Frame Up to \$70.00
 Tints Up to \$5.00
 Contacts Up to \$105.00

VSP guarantees service from VSP network doctors only.

In the event of a conflict between this information and your organization's contract with VSP, the terms of the contract will prevail.