

Vision Insurance



Vision Coverage

Your eyesight is an integral part of your overall health and a key component to safety. Good vision care is essential. Your vision benefits are provided through VSP, which provides coverage for exams, eyeglasses, and contact lens. No ID card is required. At the time of care your provider will contact VSP to verify eligibility

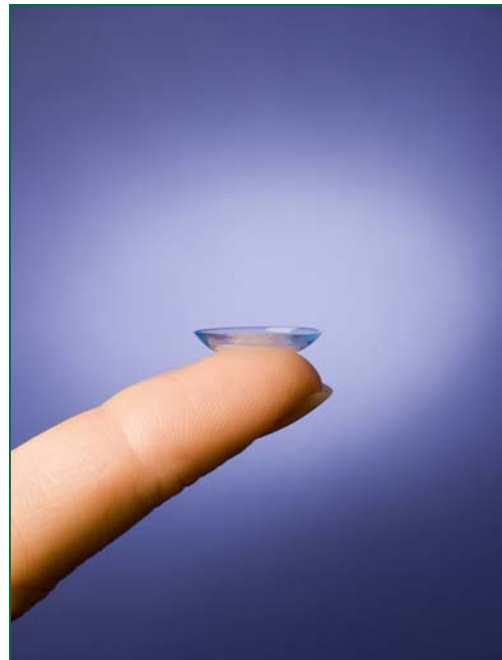
VSP offers its vision program through a national network including both private practice and retail chain providers.

Although the plan offers the best value when members use in-network providers, it also includes coverage for out-of-network care. If you choose an out-of-network provider, you must pay the full amount at the time of service and then send a copy of your receipts and prescription to VSP. You will then be reimbursed directly by VSP, according to the schedule, up to the maximum allowance.

To locate an in-network vision provider, you can visit www.vsp.com or call Customer Service at 800-877-7195.

Covered Services

- Eye Exam available every 12 months for a \$10.00 copay
- Prescription Lenses available every 12 months for a \$25.00 copay
- \$130 allowance for the frame of your choice every 24 months. You can also receive 20% off the amount over your allowance.
- \$130 allowance for contacts and the contact lens exam (fitting and evaluation). If you choose contact lenses you will be eligible for a frame 12 months from the date the contact lenses were obtained.



Your Monthly payroll deductions for Vision effective January 1, 2012 are:

Election	Employee
Employee only	\$9.42
Employee & Spouse	\$15.08
Employee & Child(ren)	\$15.36
Family	\$24.82



Your VSP Vision Benefits Summary

Why enroll in a VSP® Vision Care plan? We'll help keep you and your eyes healthy. Plus, you'll get a great value on your eyecare and eyewear.

You'll like what you see with VSP.

Value and Savings. You'll get great benefits on your exam and eyewear at an affordable price.

Personalized Care. You'll get quality care that focuses on your eyes and overall wellness with a WellVision Exam® from a VSP doctor. They'll look for vision problems and signs of other health conditions.

When you see a VSP doctor, you'll get the most out of your benefit and have lower out-of-pocket costs. Plus, you'll be 100% happy with your eyecare and eyewear from a VSP doctor or we'll make it right.

Eyewear. Choose the eyewear that's right for you and your budget. From classic styles to the latest designer fashions, you'll find hundreds of options for you and your family.

Choice of Providers. With open access to see any eyecare provider, you can see the one who's right for you. Choose a VSP doctor or any other provider. To find a VSP doctor, visit vsp.com or call **800.877.7195**.

Enroll today. You'll be glad you did.

Once your plan is effective, register on vsp.com to view a complete description of your benefits. To use your vision coverage, simply tell your eyecare provider that you have VSP. No ID card is necessary.

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

OKLAHOMA BAPTIST UNIVERSITY and VSP provide you an affordable eyecare plan. Sign up today.
 Doctor Network..... VSP Signature

Your Coverage with a VSP Doctor

WellVision Exam® focuses on your eye health and overall wellness

- \$10.00 copay..... **every plan year¹**

Prescription Glasses

- \$25.00 copay

Lenses..... every plan year¹

- Single vision, lined bifocal and lined trifocal lenses
- Polycarbonate lenses for dependent children

Frame..... every other plan year¹

- \$130 allowance for a wide selection of frames
- 20% off amount over your allowance

~OR~

Contact Lens Care

- No copay applies.....**every plan year¹**

\$130.00 allowance for contacts and the contact lens exam (fitting and evaluation)

Current soft contact lens wearers may qualify for a special program that includes a contact lens exam and initial supply of lenses.

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.

Your Coverage with Other Providers

Visit vsp.com for details, if you plan to see a provider other than a VSP doctor.

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

VSP guarantees service from VSP 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.

¹ Plan year begins in January

