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 some reimbursement for out-of-network care. If you choose an out-of-network provider, you may be required to 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.
- $130 allowance for contacts and up to $60 copay for the contact lens exam. If you choose contact lenses in lieu of frames, 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, 2013 are:

Election	Employee
Employee Only	$9.42
Employee + Spouse	$15.08
Employee + Child(ren)	$15.39
Employee + Family	$24.82

VSP® Vision care for life

Keep your eyes healthy with OKLAHOMA BAPTIST UNIVERSITY and VSP® Vision Care.

Why enroll in VSP? Your eyes deserve the best care to keep them healthy year after year. Plus with VSP, you'll get a great value on your eyecare and eyewear.

You'll like what you see with VSP.

- **Personalized Care.** You'll get quality care that focuses on your eyes and overall wellness through a WellVision Exam® from a VSP doctor. When you see a VSP doctor, you'll get the most out of your benefit and have lower out-of-pocket costs. Plus, with a VSP doctor your satisfaction is guaranteed—if you're not 100% happy, we'll make it right.
- **Great Eyewear.** Choose the eyewear that's right for you and your budget.
- **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.

Save with VSP coverage:	Without VSP Coverage	With VSP Coverage
Eye Exam	$144	$10 Copay
Frame	$130	$25 Copay
Single Vision Lenses	$86	
Transitions® Lenses	$99	$62
Anti-reflective Coating	$107	$61
Member-only Annual Contribution	N/A	$113.04
Total	**$566**	**$271.04**

*Comparison based on national averages for comprehensive eye exams and most commonly purchased brands

Average Annual Savings **$294.96** with a VSP Doctor

Using your VSP benefit is easy.

- **Find an eyecare provider who's right for you.** To find a VSP doctor, visit **vsp.com** or call **800.877.7195**.
- **Review your benefit information.** Visit **vsp.com** to review your plan coverage before your appointment.
- **At your appointment, tell them you have VSP.** There's no ID card necessary.

That's it! We'll handle the rest—there are no claim forms to complete when you see a VSP doctor.

Choice in Eyewear

From classic styles to the latest designer frames, you'll find hundreds of options for you and your family. Choose from great brands, like bebe®, Calvin Klein, Disney, FENDI, Nike, and Tommy Bahama®.

Enroll in VSP today.
You'll be glad you did.
Contact us. **vsp.com**
800.877.7195

Your VSP Vision Benefits Summary

OKLAHOMA BAPTIST UNIVERSITY and VSP provide you with an affordable eyecare plan.

Visit **vsp.com** for more details on your vision benefit and for exclusive savings and promotions for VSP members.

VSP Doctor Network: VSP Signature

Benefit	Description	Copay	Frequency
	Your Coverage with a VSP Doctor		
WellVision Exam	• Focuses on your eyes and overall wellness	$10	Every calendar year
Prescription Glasses		$25	See frame and lenses
Frame	• $130 allowance for a wide selection of frames • 20% off 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 Options	• Standard progressive lenses • Premium progressive lenses • Custom progressive lenses • Average 35-40% off other lens options	$50 $80 - $90 $120 - $160	Every calendar year
Contacts (instead of glasses)	• $130 allowance for contacts; copay does not apply • Contact lens exam (fitting and evaluation)	Up to $60	Every calendar year
Extra Savings and Discounts	**Glasses and Sunglasses** • 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. **Retinal Screening** • Guaranteed pricing on retinal screening as an enhancement to your WellVision Exam. **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
Frame.....up to $70
Single Vision Lenses.....up to $50
Lined Bifocal Lenses.....up to $75
Lined Trifocal Lenses....up to $100
Progressive Lenses.....up to $75
Contacts.....up to $105

VSP guarantees coverage from VSP doctors 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.

Enroll in VSP today.
You'll be glad you did.
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800.877.7195

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