

Your vision.  
Our passion.



## Where will your eyes take you today?

Whether it's a day in the life or a day to remember, you'll get the personalized eyecare you deserve with VSP. We help millions of people see well, stay healthy and fulfill their potential.

## Value, choice, doctors.

Enrolling in VSP is an easy way to make your life a little better. Here's a snapshot of what you'll enjoy:

- affordable benefits with great savings
- a WellVision Exam<sup>SM</sup> focused on your health
- plenty of eyewear choices you'll love
- VSP doctors nearby with flexible schedules that work for you

## Still not decided?

Find doctors in your neighborhood at [vsp.com](http://vsp.com) or call us at 800-877-7195. We'd love to talk with you. Once you're signed up, your great benefits are a snap to use.

Enroll today. You'll be glad you did.

Satisfaction?  
You bet. You'll  
be 100% happy  
or we'll make  
it right.



MUNICIPAL INSURANCE TRUST OF NC and VSP provide you with an affordable eyecare plan. Sign up for VSP today.

Coverage Effective..... July 1, 2008

### 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, and lined trifocal lenses.
- Polycarbonate lenses for dependent children.

Frame ..... every 12 months

- Frame of your choice covered up to \$ 120.
- Plus, 20% off any out-of-pocket costs.

~OR~

Contact Lens Care ..... every 12 months

\$120 allowance for contacts and the contact lens exam (fitting and evaluation). This additional exam ensures proper fit of your contacts.

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

### Advantages of Coverage

Without coverage, an exam and prescription glasses can cost \$300 or more. With VSP coverage, you'll save. Plus, with pre-tax payroll deductions, you'll be budgeting for your eyecare while reducing your taxable income.

### Your Copays

Exam ..... \$10  
Prescription Glasses ..... \$20  
Contacts ..... No copay applies

### Extra Discounts and Savings

#### Glasses and Sunglasses

- Average 30% savings on lens options like progressives and scratch-resistant and anti-reflective coatings
- 20% off additional glasses and sunglasses, including lens options\*

#### 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 from contracted facilities
- After surgery, use your frame allowance (if eligible) for sunglasses from any VSP doctor

\* Available from any VSP doctor within 12 months of your last eye exam

You get the best value from your benefit when you see a VSP doctor. If you see a non-VSP provider, you'll typically pay more out-of-pocket. You'll pay the provider in full and have 6 months to submit a claim to VSP for partial reimbursement less copays. Before seeing a non-VSP provider, call us at 800.877.7195.

#### Out-of-Network Reimbursement Amounts:

Exam ..... Up to \$40  
Single vision lenses..... Up to \$46  
Lined bifocal lenses..... Up to \$65  
Lined trifocal lenses ..... Up to \$84  
Frame ..... Up to \$45  
Contacts..... Up to \$105

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.

### PREMIER VISION PLAN