

## Plan highlights

| Exam/Lens/Frame frequency (Months)                | 12/12/12                                  |
|---------------------------------------------------|-------------------------------------------|
| Contacts frequency (in lieu of glasses)           | 12                                        |
| In-network coverage                               |                                           |
| Exam copay                                        | \$0                                       |
| Materials copay                                   | \$0                                       |
| Frame allowance<br>(includes Walmart/Sam's Club)* | \$200                                     |
| Frame allowance Costco*                           | \$110                                     |
| Elective contact lens allowance                   | \$200                                     |
| Necessary contact lenses                          | Covered in full                           |
| Contact lens fit/eval copayment                   | Up to \$60                                |
| Both frames and contacts in same year             | Yes (\$200 for each benefit) <sup>2</sup> |

Lens enhancements<sup>1</sup>

| Benefits                        | Member cost                                           |
|---------------------------------|-------------------------------------------------------|
| Anti-glare coating              | \$41 single<br>\$41 multifocal                        |
| Impact-resistant lenses — adult | \$31 single<br>\$35 multifocal (covered for children) |
| Progressive lenses              | Standard progressive lenses are covered               |
| Light-reactive lenses           | \$75 single vision<br>\$75 multifocal                 |
| Scratch-resistant coating       | \$17 single vision<br>\$17 multifocal                 |

## Out-of-network allowances (in addition to in-network copays)

| Benefits             | Covered up to |
|----------------------|---------------|
| Examination          | \$45          |
| Single vision lenses | \$30          |
| Bifocal lenses       | \$50          |
| Trifocal lenses      | \$65          |
| Progressive lenses   | \$50          |

| Benefits                 | Covered up to |
|--------------------------|---------------|
| Lenticular lenses        | \$100         |
| Frame                    | \$70          |
| Elective contact lenses  | \$105         |
| Necessary contact lenses | \$210         |

## Additional savings

| Benefits                                        | Plan details                                                                                                                                                                                                                                                                                                                                                    |
|-------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Frames discount over allowance <sup>3</sup>     | An extra \$20 allowance on featured designer brands for frames. 20% savings on any amount above the retail allowance.                                                                                                                                                                                                                                           |
| Additional pair <sup>3</sup>                    | 20% savings on unlimited additional pairs of prescription glasses and/or nonprescription sunglasses from any VSP provider within 12 months of exam.                                                                                                                                                                                                             |
| LASIK <sup>3</sup>                              | Average 15% off the regular price, or 5% off the promotional price; discounts only available from contracted facilities.                                                                                                                                                                                                                                        |
| Retinal screening <sup>3</sup>                  | Routine retinal screening covered for a maximum fee of \$39.                                                                                                                                                                                                                                                                                                    |
| Lens coverage <sup>3</sup>                      | Glass or plastic single vision, lined bifocal, lined trifocal, or lenticular lenses are covered in full. <sup>4</sup>                                                                                                                                                                                                                                           |
| VSP Diabetic Eyecare Plus Program <sup>SM</sup> | <ul style="list-style-type: none"> <li>Retinal screening for members with diabetes, \$0 copay.</li> <li>Additional exams and services for members with diabetic eye disease, glaucoma, or age-related macular degeneration. Limitations and coordination with your medical coverage may apply. Ask your VSP doctor for details. \$20 copay per exam.</li> </ul> |
| Low vision                                      | <ul style="list-style-type: none"> <li>Pre-approved low vision supplemental testing covered every two years.</li> <li>75% coverage for approved low vision aids, up to \$1,000 (less any amount paid for supplemental testing) every two years.</li> </ul>                                                                                                      |
| Eyeconic <sup>®3</sup>                          | Go to <b>Eyeconic.com</b> <sup>®</sup> for an easy-to-use, convenient online eyewear option.                                                                                                                                                                                                                                                                    |
| TruHearing <sup>®3</sup>                        | Save up to 60% on hearing aids and batteries. Visit <b>TruHearing.com/VSP</b> or call <b>877.396.7194</b> for more information. <sup>5</sup>                                                                                                                                                                                                                    |

## Need help?

### Brokers

Contact your Delta Dental Sales Executive or call the Delta Dental Sales Department at **1-833-792-7089**

### Employers

For more information about these products, contact your broker or:

Sales: **1-833-792-7089**

Billing: **1-800-452-9310**

VSP Customer Service: **1-800-877-7195**

### Members

Call VSP's Customer Service at **1-800-877-7195**

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## Disclaimers and exclusions

Promotions and Featured Frame Brands do not apply at Costco® Optical, Walmart, Sam's Club, and other participating retail chains. \*In-network status of the optometrist performing the exam may vary at participating retail chains. Please contact VSP and/or the optometrist at the retail location to verify network participation status before receiving services.

<sup>1</sup>Prices shown reflect the standard plastic price for each respective category. Premium lens enhancement prices may vary. Prices are valid only through VSP Choice Network Providers and are subject to change without notice.

<sup>2</sup>Allowances for frames and contact lenses in the same year may vary at Costco® Optical as well as for out-of-network providers. Call VSP Member Services for details.

<sup>3</sup>Available in-network only.

<sup>4</sup>Covered in full materials and services are less any applicable copay. Based on applicable laws, benefits, and savings may vary by location. Benefits may also vary at participating retail chains. Promotions like rebates are continually evaluated and subject to change without notice. In the state of Washington, VSP Vision Care, Inc., is the legal name of the corporation through which VSP does business.

The following items are excluded under this plan: plano lenses (lenses with refractive correction of less than  $\pm .50$  diopter); two pairs of glasses instead of bifocals; replacement of lenses, frames, or contacts; medical or surgical treatment; orthoptics; vision training or supplemental testing.

<sup>5</sup>VSP is providing information to its members, but does not offer or provide any discount hearing program.

The relationship between VSP and TruHearing is that of independent contractors. VSP makes no endorsement, representations, or warranties regarding any products or services offered by TruHearing, a third-party vendor. The vendor is solely responsible for the products or services offered by them. If you have any questions regarding the services offered here, you should contact the vendor directly.

TruHearing offers individuals the opportunity to purchase hearing aids at discounted prices, including individuals covered by self-funded health plans not subject to state insurance or health plan regulations. TruHearing is not insurance and not subject to state insurance regulations. TruHearing provides discounts to certain health care groups for hearing aid sales and services; TruHearing provides fitting, programming, and three adjustment visits at no cost; the member is obligated to pay for testing, and all post-fitting hearing care services, but will receive a discount from those health care providers who have contracted with TruHearing. Not available directly from VSP in the states of Washington and California.

This overview contains a general description of your vision care program for your use as a convenient reference. Complete details of your program appear in the group contract between your plan sponsor and Delta Dental of Connecticut, Inc., which governs the benefits and operation of your program. The group contract would control if there should be any inconsistency or difference between its provisions and the information in this overview. Claims processing, claims service, and provider network administration for DeltaVision are provided under contract by VSP. VSP, Eyeconic, and eyeconic.com are registered trademarks and Diabetic Eyecare Plus Program is a service mark of Vision Service Plan. All other brands or marks are the property of their respective owners.

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