

# VSP Choice Plan® Proposal

Prepared for Aspire Benefits, LLC



The VSP Choice Plan is a full-service plan that offers low costs, a focus on health, and better provider choices.

## Guaranteed Lowest Out-of-Pocket Costs

Our Member Promise guarantees that employees are completely satisfied with their eyecare and eyewear from VSP network providers, or we'll make it right. This includes satisfaction with out-of-pocket costs, consumer's #1 priority in a vision plan. We guarantee your employees will have the lowest out-of-pocket costs for equivalent glasses with VSP network providers, compared to your current vision plan.

## A Focus on Health - VSP's Eye Health Management Program®

For every dollar our clients spend on a VSP eye exam, they can expect on average, a four-year total return on investment of \$1.45 in avoided medical costs and **improved employee productivity** according to a recent independent study by Human Capital Management Services. And VSP network providers detected signs of certain chronic conditions before any other healthcare provider. We've also seen a 22% increase in members with diabetes getting an annual exam thanks to our exam reminders.

## Better Provider Choices

Your employees can choose their provider from 67,000 access points, including the largest national network of independent doctors and nearly 4,600 participating retail chain locations.

67,000  
Access Points

**VSP Doctors** - 95% offer early morning, evening and weekend appointments. 24-hour access to emergency care.

**Participating Retail Chains<sup>1</sup>** - Your employees get the convenience of popular retail chains like these and more.



**Direct Pay Convenience** - It's simple for your employees to use their VSP out-of-network benefits at Walmart® and Sam's Club®. Employees say, "I have VSP," and we do the rest. Hundreds of frames are covered-in-full.



## VSP Benefits subject to applicable copays<sup>2</sup>

<b>Exam Services</b>	Comprehensive WellVision Exam® covered-in-full after copay		
	Contact lens exam - fitting and evaluation (when choosing contacts): <b>Standard and Premium fit:</b> Covered in full with a copay. Member receives 15% off <sup>3</sup> of contact lens exam services; <sup>4</sup> member's copay will never exceed \$60		
	Routine retinal screening covered after an up to \$39 copay <sup>3</sup>		
<b>Lenses</b>	Glass or plastic:	Single vision Lined bifocal Lined trifocal Lenticular	Covered-in-full after copay Covered-in-full after copay Covered-in-full after copay Covered-in-full after copay
<b>Frame</b>	<ul style="list-style-type: none"> <li>Frames covered-in-full after copay up to the retail allowance of \$130<sup>5</sup></li> <li>Frame allowance is guaranteed by a \$50 wholesale allowance at VSP doctors, ensuring more than 13,000 frames are covered-in-full</li> <li>Members who select a featured frame brand including Ann Klein, bebe®, Calvin Klein, Flexon, Lacoste, Nike, Nine West, and more will receive an extra \$20 toward their frame allowance.<sup>6</sup></li> <li>20% off<sup>3</sup> any amount above the retail frame allowance<sup>4</sup></li> <li>Members can choose from virtually any frame on the market</li> </ul>		

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**Lens Enhancements** The most popular lens enhancements are covered after a copay, saving members an average of 20-25%<sup>4</sup>; members should see their VSP network provider for special pricing on additional lens enhancements. Maximum copay on standard lens enhancements:

<b>Lens Enhancement</b>	<b>Single Vision</b>	<b>Multifocal</b>
Standard progressives plastic	N/A	\$55
Premium progressives plastic	N/A	\$95-105
Custom progressives plastic	N/A	\$150-175
Standard anti-reflective coating	\$41	\$41
Solid tints & dyes (pink I&II)	No copay	No copay
Solid plastic dye (except pink I&II)	\$15	\$15
Plastic gradient dye	\$17	\$17
UV protection	\$16	\$16
Factory applied scratch-resistant coating	\$17	\$17
Polycarbonate for children	No copay	No copay
Polycarbonate	\$31	\$35
Photochromic plastic	\$70	\$82

**Elective Contact Lenses (instead of lenses & frame)**

- Prescription contact lens materials covered-in-full up to \$130 retail allowance
- VSP members get exclusive mail-in rebate savings<sup>7</sup> on eligible Bausch + Lomb contacts at VSP doctors
- Members can choose from any available prescription contact lens materials

**Necessary Contact Lenses (instead of lenses & frame)**

- Covered-in-full after copay for members who have specific conditions at VSP doctors
- Covered up to \$210 after copay for members who have specific conditions at participating retail chains

**Additional Pairs of Glasses<sup>8</sup>** 20% off<sup>3</sup> unlimited additional pairs of prescription glasses and/or non-prescription sunglasses<sup>4</sup>

**Primary EyeCare Program<sup>SM</sup>** Supplemental coverage for non-surgical medical eye conditions, such as pink eye and other urgent eyecare - \$20 copay per visit at VSP doctors

**Laser VisionCare Program<sup>SM</sup>** Discounts average 15-20% off or 5% off a promotional offer for laser surgery, including PRK, LASIK, and Custom LASIK<sup>9</sup> through VSP doctors

**Low Vision** Supplemental testing covered every two years. 75% coverage for approved low vision aids, up to \$1,000 (less any amount paid for supplemental testing) every two years at VSP doctors

**Eye Health Management Program<sup>®</sup>** Exam reminder letters sent to VSP members with diabetes who have not had an eye exam in 14 months

**Out-of-Network Benefits subject to applicable copays<sup>2</sup>**

Exam	Reimbursed up to \$45	Frame	Reimbursed up to \$70	
Lenses:				
Single vision	Reimbursed up to \$30	Contact lens exam & materials (in lieu of lenses & frame):		
Lined bifocal	Reimbursed up to \$50			
Lined trifocal	Reimbursed up to \$65		Elective	Reimbursed up to \$105 <sup>10</sup>
Lenticular	Reimbursed up to \$100		Necessary	Reimbursed up to \$210

**Exclusions<sup>11</sup>** There may be some materials and services with either limited or no coverage under this plan. Please contact your VSP representative for more information.

<sup>1</sup> Participating retail chains upon request. Benefits may vary at participating retail chain locations.  
<sup>2</sup> When covered-in-full services are obtained from a VSP network provider, the patient will have no out-of-pocket expense other than any applicable copays. Services and eyewear obtained through out-of-network providers are subject to product availability and the same copays and limitations. Please refer to rate page.  
<sup>3</sup> Based on applicable laws, benefits may vary by location.  
<sup>4</sup> Costco published prices already include discounts instead of those noted.  
<sup>5</sup> Costco allowance of \$70 is equivalent to the frame allowance at other VSP network providers (average frame at Costco is \$68).  
<sup>6</sup> Reflects current promotion, evaluated annually. Promotion/featured frame brands are subject to change and the promotional allowance does not apply at Costco Optical. In the event of a conflict between this information and your organization's contract with VSP, the terms of the contract will prevail.  
<sup>7</sup> Rebates subject to change.  
<sup>8</sup> 20% off applies to unlimited additional pairs of glasses valid through any VSP network provider within 12 months of the last covered eye exam.  
<sup>9</sup> Custom LASIK coverage only available using wavefront technology with the microkeratome surgical device. Other LASIK procedures may be performed at an additional cost to the member. Laser VisionCare discounts are only available from VSP-contracted facilities.  
<sup>10</sup> If \$100 allowance is purchased, out-of-network providers will reimburse up to \$85.  
<sup>11</sup> Coverage shall be governed solely by the terms of your VSP contract.

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## Why VSP Vision Care?

Our clients have saved billions of dollars in avoided healthcare costs associated with chronic diseases through VSP's Eye Health Management Program®. For every \$1 invested in VSP exam services, your average four-year return is \$1.45 through avoided medical costs and improved employee performance, according to a recent independent study by Human Capital Management Services.

Did you know that only about 21% of Americans receive annual physicals each year, while up to 61% of Americans with vision care receive an annual eye exam? Eyecare is about more than just getting glasses or contacts. Eye exams can catch early warning signs of serious health conditions, like diabetes, high blood pressure, and high cholesterol. In fact, your eyes are the only places on your body that provide a clear view of your blood vessels. This can tell a lot about your overall health and allow for early treatment of symptoms before costly complications arise.

## Our Recognition in the Industry

As the only national not-for-profit vision company, VSP reinvests in what our clients and members value most - the best care and coverage at the lowest out-of-pocket costs. The experts agree.

### Personalized Member Service

Every year since 2002 VSP Customer Service has consistently received a wide range of customer service awards from the Service Quality Measurement (SQM) Group Inc., including: Call Center of the Year, Call Center World Class Call Certification, and Highest Customer Satisfaction by Industry: Insurance.

### Doctors Held to Highest Quality Standards

Only the best doctors pass our rigorous credentialing process. In fact, our credentialing process is one of the few in the country and the first eyecare benefit company to be awarded a credentialing certificate by the National Committee for Quality Assurance (NCQA).

### Conserving Our Resources

We go above and beyond to protect our environment. In fact, two of our headquarter buildings have received platinum level LEED-EB certification from the United States Green Building Council for being environmentally sustainable.

### Benefits You Can Count On

A.M. Best Company, recognized globally as the benchmark for assessing the financial strength of insurers, has awarded VSP a Best's Rating of A (excellent) in 2014.

### Industry Leader in Member Satisfaction

According to a recent national study conducted by Ipsos (a global independent market research company), VSP ranked "Highest Overall Member Satisfaction" and "the plan members were more likely to re-enroll in" over other national vision plans. VSP led the industry in member satisfaction, including satisfaction with the company, the doctor network, and out-of-pocket costs.

### Top Rated Vision Care Company

In 2014, TopTenReviews.com awarded VSP a Gold Award, as the Top-Rated Vision Care Company. VSP received perfect scores for "Products and Services," "Help and Support," and "Member Resources."

### Best Vision Coverage

For the sixth year in a row, readers of Benefits Selling Magazine voted VSP "Best Vision Coverage" in the Readers' Choice Awards.

## Contribution Options

You can structure your plan contribution levels as either a voluntary or employer paid benefit. Below are the options for both structures, keep in mind that we can modify to meet your needs:

### Employer-Paid Options for all plans

- Option 1: Employer contributes 75% for all eligible employees and dependents, or a minimum participation of 100% of all eligible employees and dependents.
- Option 2: Employee contributes some level of premium. VSP is packaged with medical or dental coverage on a joint enrollment basis and you determine your employees' contribution level(s).

### Voluntary Options for VSP Signature and Choice Plans

- Option 1: Employer contributes less than 25% of the premium.
- Option 2: Employer contributes 25% or more of premium.
- Option 3: Employer pays 100% of the eligible employee rate, dependent coverage is 100% voluntary and employee paid.

Please refer to the attached rate page for additional participation guidelines.

## Personalize your plan

Make your eyecare plan unique by adding covered-in-full lens enhancements. Nearly any lens enhancement can be added for an additional cost. Here are a few of the most popular:

- **Progressive Lenses:** Unlike traditional bifocal and trifocal lenses that have lines, progressive lenses are line-free. Also the power gradually changes with distance.

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- **Scratch-Resistant Coating:** Scratch-resistant coatings can be applied to plastic lenses to increase their resistance to normal scratching and pitting. The result? Longer lasting, clearer lenses.
- **Anti-Reflective Coating:** Anti-reflective (AR) coatings reduce “ghost” images, glare from lights at night, light reflecting off of the backside of a lens, and eyestrain caused by overhead lighting.
- **Tints and Dyes:** Color tints and dyes are not only fashionable, they also reduce the amount of light coming through the lenses.
- **Photochromics:** Photochromic lenses automatically darken when exposed to sunlight and lighten when out of sunlight.

## Add more choice and value to your plan

Give your employees more buying power. Upgrade your materials allowances for an additional minimal cost.

- **Frame Allowance Upgrade:** Increase the \$130 retail frame allowance to \$140, \$150, or \$180.
- **Contact Lens Allowance Upgrade:** Increase the \$130 contact lens allowance to \$140, \$150, or \$180.

## Exclusions and Limitations

This plan is designed to cover visual needs rather than cosmetic materials.

- Services and/or materials not indicated on this schedule as covered plan benefits.
- Plano lenses (lenses with refractive correction of less than  $\pm .50$  diopter), except for sunglass offering(s) as detailed above.
- Two pair of glasses instead of bifocals.
- Replacement of lenses and frames furnished under this plan which are lost or broken, except at the normal intervals when services are otherwise available.
- Orthoptics or vision training and any associated supplemental testing.
- Medical or surgical treatment of the eyes.
- Replacement of lost or damaged contact lenses, except at the normal intervals when services are otherwise available.
- Contact lens insurance policies or service agreements.
- Refitting of contact lenses after the initial (90-day) fitting period.
- Additional office visits associated with contact lens pathology.
- Contact lens modification, polishing, or cleaning.
- Services associated with CRT or Orthokeratology.

## Exclusive Member Extras

We put our members first by providing Exclusive Member Extras from VSP and leading industry brands, totaling more than \$2,500 in savings. Check out a sample below.

### Contacts

- Exclusive mail-in rebate savings on eligible Bausch & Lomb® contacts
- Free trial certificates for Bausch & Lomb contacts

### Glasses

- Up to 50% savings on UNITY® digital lenses\*
- Up to 40% savings on sunsync™ - lenses that adapt to your environment\*
- Average savings of \$325 on Nike-authorized prescription sunglasses\*
- Extra \$20 to spend on featured frame brands like Anne Klein, bebe®, Calvin Klein, Flexon®, Lacoste, Nike, Nine West, and more\*

### LASIK

- Up to \$500 savings on LASIK

### More Offers

- Free shipping, shop-at-home convenience, and savings on contacts and sunglasses at eyeconic.com

### Hearing Aids

- Savings of up to \$2,400 on a pair of digital hearing aids and savings on batteries for you and your extended family members through TruHearing®\*\*

Offers are updated frequently. Your employees can learn more about these and other offers at [vsp.com/specialoffers](http://vsp.com/specialoffers).

\* Reflects current promotion, evaluated annually. Promotion/featured frame brands are 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.

\*\* Savings based on doctor's retail price and vary by plan and purchase selection; average savings determined after benefits are applied. Available only through VSP network providers to VSP members with applicable plan benefits.

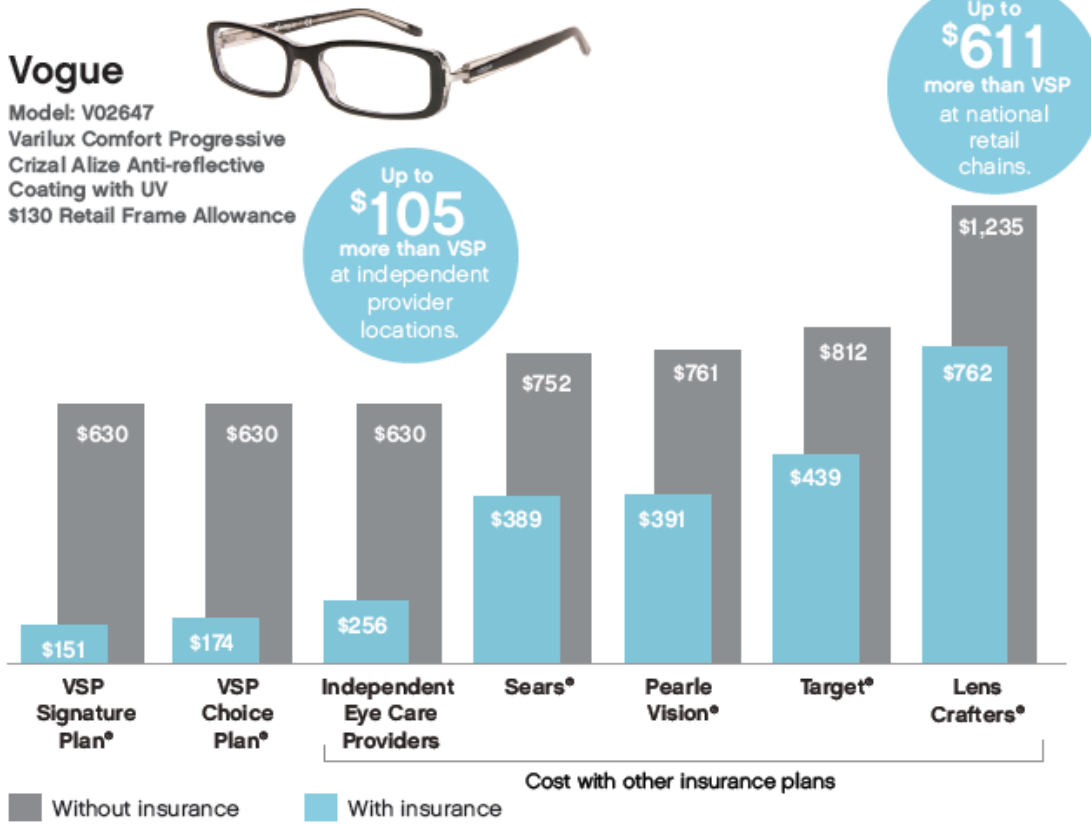
# The Real Cost of Vision Care

While it's important to look at premium costs, you shouldn't lose sight of out-of-pocket costs - employees' #1 priority in a vision plan.<sup>1</sup>

**#1 EMPLOYEE PRIORITY**  
in a vision plan is low out-of-pocket costs.

## Could your vision plan be taking money out of your employees' pockets?

National retail pricing research demonstrated that the same glasses cost substantially less with VSP® than with other vision coverage.



The research<sup>2</sup> conducted by Service Excellence Group, Inc. compared the same, popular, eyeglasses at independent doctors and retail chains.

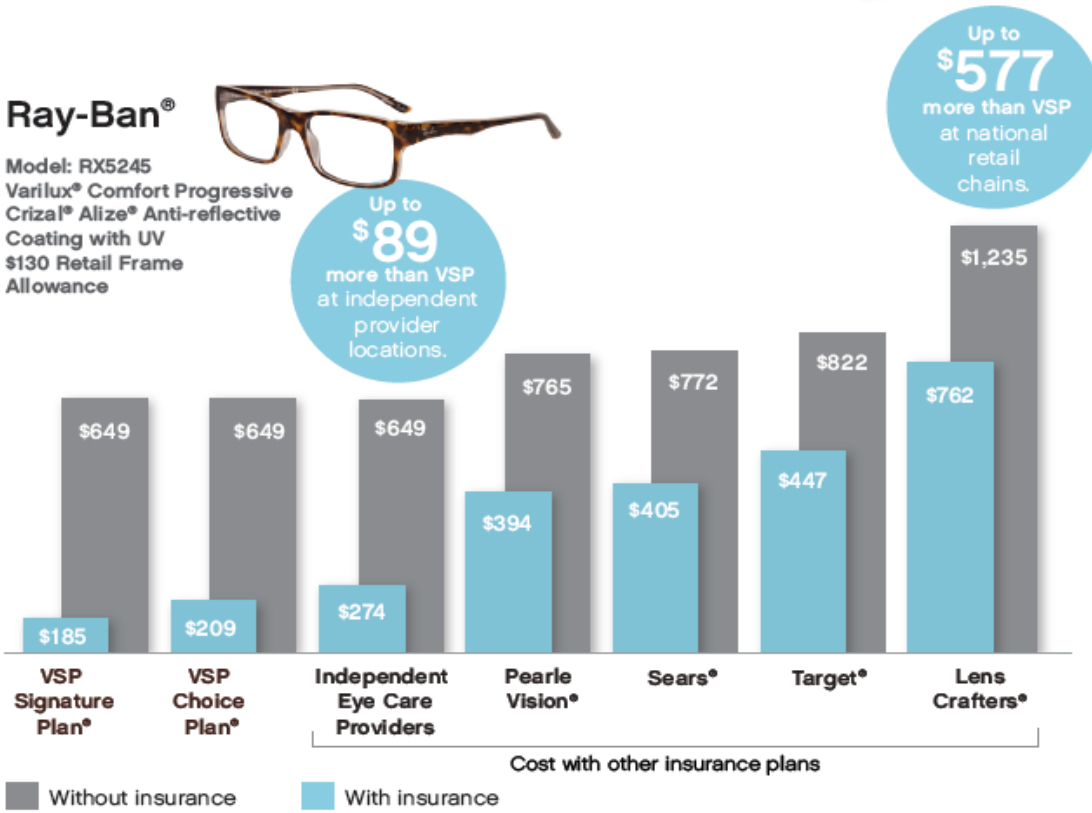


Look beyond the premium and see the real cost of vision.  
Give your employees the lowest out-of-pocket costs with VSP.

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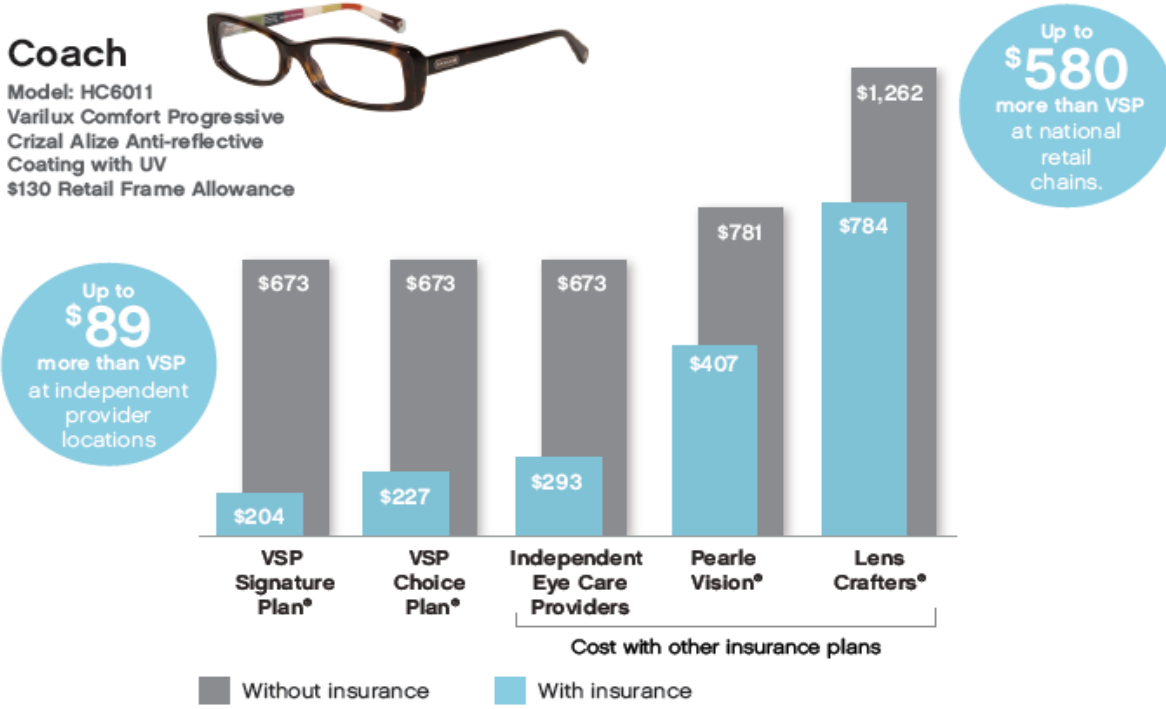
## Ray-Ban®

Model: RX5245  
 Varilux® Comfort Progressive  
 Crizal® Alize® Anti-reflective  
 Coating with UV  
 \$130 Retail Frame  
 Allowance



## Coach

Model: HC6011  
 Varilux Comfort Progressive  
 Crizal Alize Anti-reflective  
 Coating with UV  
 \$130 Retail Frame Allowance



**\*Designer Coach frames not available at Target or Sears**

<sup>1</sup>Jobson's 2012 Consumer Perceptions of Managed Vision Care

<sup>2</sup>Study was commissioned by VSP and conducted from November to December 2012. Study sample consisted of randomly selected, geographically representative shops -nearly 850 private-practice independent doctor locations and nearly 450 retail chain locations.

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## Confidentiality Statement

This proposal has been designed by VSP specifically for Aspire Benefits, LLC. It contains confidential information that is unique to our plan designs and rate structures, all of which are critical to VSP's trade secrets. For this reason, we respectfully request that the information in this proposal be treated as confidential, as allowed under applicable law, and not released to any interested parties without VSP's written consent.

It is also important to note that our proposal is based on the scope of the obligations that VSP agrees to undertake. VSP will comply with state and/or federal rules and regulations as they pertain to pre-paid vision plans with a defined benefit.

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