

Eyecare *About You*

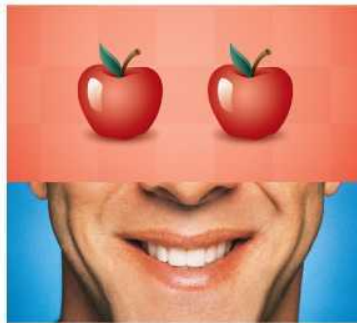


CALIFORNIA VETERINARY MEDICAL ASSOCIATION and VSP provide you with an affordable eyecare plan. Sign up for VSP today.

With VSP doctors, you'll enjoy quality, personalized care. Your VSP doctor will really get to know you *and* your eyes, helping you keep them healthy year after year.

**Everything
eyecare.
Visit vsp.com
today and see.**

Besides helping you see better, routine eye exams can detect symptoms of serious conditions such as glaucoma, cataracts and diabetes. Even tumors. And eye exams for children spot problems that can hinder learning and development.



**Close to you.
Big selection.**

VSP network doctors are in medical offices and shopping centers — close to your home and work. And, they have a large frame and contact lens selection, whether you prefer classic styles or the latest fashions. Plus, most offer evening and weekend hours and accept drop-ins. New patients are always welcome!

**Keep your
eyes healthy.**

Effortless benefits.

1. Choose a VSP doctor at vsp.com or call **800-877-7195**.
2. Make an appointment and tell the doctor you are a VSP member.
3. That's it! No ID cards or filling out claim forms.

Satisfaction. Guaranteed.

It's true: Your satisfaction *is* guaranteed. You'll always receive first-class customer service at VSP. And, if you're not completely satisfied with your service or eyewear, just let us know and we'll make it right.

**"Highest in Overall
Member Satisfaction
Among National Vision Plans,
Two Years in a Row"**



2004 National Vision Plan Member Satisfaction Study and J.D. Power and Associates; 2005 National Vision Plan Member Satisfaction Study™; 2005 study based on 1,130 responses from members of large national vision care plans who were surveyed in July 2005. 2004 study conducted for VSP by J.D. Power and Associates. www.jdpower.com.

Your Coverage from a VSP Doctor

Exam covered in full..... every 12 months

Prescription Glasses

Lenses covered in full..... every 24 months

- Single vision, lined bifocal and lined trifocal lenses.

Frame..... every 24 months

- Frame of your choice covered up to \$120.00.

-OR-

Contact Lens Care..... every 24 months

When you choose contacts instead of all other services, your \$120.00 allowance applies to the cost of your eye exam, contacts and the contact lens exam (fitting and evaluation). The contact lens exam is in addition to your eye exam to ensure proper fit of contacts.

Extra Discounts and Savings

Laser Vision Correction Discounts

VSP member preferred prices on common lens options(ask your VSP doctor for details)

Contacts*

-15% off cost of contact lens exam (fitting and evaluation)

**Available from the same VSP doctor who provided your eye exam within the last 12 months*

Your Copays

Exam & Prescription Glasses.....\$20.00

ContactsNo copay applies

Your Contribution

Employee Only.....\$7.86 Monthly

Employee + One Dependent..... \$12.21 Monthly

Employee + Family..... \$19.36 Monthly

Dollar for dollar you get the best value from your VSP benefit when you visit a VSP network doctor. If you decide not to see a VSP doctor, copays still apply. You'll also receive a lesser benefit and typically pay more out-of-pocket. You are required to pay the provider in full at the time of your appointment and submit a claim within 6 months to VSP for partial reimbursement. If you decide to see a non-VSP provider, call us first at 800-877-7195.

Out-of-Network Reimbursement Amounts:

Exam..... \$37.00

Lenses:

Single Vision..... \$34.00

Lined Bifocal..... \$51.00

Lined Trifocal..... \$68.00

Frame..... \$40.00

Contacts..... \$100.00

VSP guarantees service from VSP network 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.