

An Eyecare Plan With You in Mind

Are you really seeing your best? Or are you simply used to the view? With good vision, your experiences are clearer. Sharper. Brighter.

**85% of all
you experience
is through
your eyes**

Besides helping you see better, routine eye exams can detect a number of serious health conditions such as glaucoma, cataracts and diabetes. Even cancer. Plus, eye exams for kids can spot problems that can impact learning and development.

Always Accepting New Patients



**Eyecare
is important.**

VSP network doctors are located right where you need them — close to work, home and shopping centers. They provide exceptional care and offer a wide selection of frames to choose from — all at one convenient location. Their commitment to care and service grows with you and your family for a lifetime of care.

No ID cards. No claim forms. Easy as 1, 2, 3.

1. Find a VSP network doctor at vsp.com or call 800-877-7195.
2. Make an appointment and tell the doctor you are a VSP member.
3. Your doctor and VSP will handle the rest.

Answers Anytime, Anywhere

What's important to you? Do you need an evening appointment? Interested in a doctor who focuses on sports eyewear or children? Searching for information on conditions of the eye? Visit vsp.com today. You'll like what you see.

**"Highest in Overall
Member Satisfaction Among
National Vision Plans."**



2004 National Vision Plan Member Satisfaction Study. Study based on 766 respondents who are members of large national vision care plans. Study conducted for VSP by J.D. Power and Associates.

Michigan Dental Association and VSP provide you with an affordable eyecare plan. Sign up for VSP today.

Your Coverage

When visiting a VSP network doctor, you'll receive:
Exam covered in full.....every calendar year

Prescription Eyewear Buy-up Option —
The following coverage applies if you have purchased the prescription eyewear buy-up option.

Lenses covered in full.....every calendar year
Single vision, lined bifocal and lined trifocal lenses.

Frame.....every other calendar year
Frame of your choice covered up to \$ 130. Plus, 20% off any out-of-pocket costs.

~OR~

Contacts.....every calendar year
When you choose contacts instead of glasses, your \$125 allowance applies to the cost of your contacts and the contact lens exam (fitting and evaluation). This exam is in addition to your vision exam to ensure proper fit of contacts.

Current soft contact lens wearers may qualify for VSP's Contact Lens Care Program that includes a contact lens exam and initial lens supply. Learn more from your doctor or vsp.com.

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.....No copay applies
Prescription Glasses.....\$25 copay
Contacts.....No copay applies

Extra Discounts and Savings

Laser Vision Correction Discounts

Prescription Glasses

- Polycarbonate lenses for dependent children covered in full (effective 1/1/05)
- Up to 20% savings on lens extras such as scratch resistant and anti-reflective coatings and progressives
- 20% off additional prescription glasses and sunglasses*

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

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.