Make Eye Health a Priority with VSP!

Your eye health comes first with VSP® Vision Care and Dow. Take a look at your vision coverage.



	WITHOUT VSP	WITH VSP
Eye Exam	$214	$0 Copay
Frame	$150	$0 Copay
Bifocal Lenses	$179	
Custom Progressive Lenses	$325	$0++
Anti-glare Coating	$161	$85
Retiree-only Annual Contribution	N/A	$197.04
Total	$1,029	$282.04

VSP members save an annual average of

$746.96*

Enroll today.
Contact us.
dowretirees.vspforme.com
or
800.400.4569

Routine eye exams have saved lives.

Did you know an eye exam is the only non-invasive way to view blood vessels in your body? Your eye doctor can detect signs of more than 270 health conditions during your annual eye exam—including diabetes and high blood pressure, as well as eye conditions such as glaucoma and diabetic eye disease.**

Savings you'll love.

See and look your best without breaking the bank. VSP members can get special savings on popular frame brands and contact lenses, additional discounts on things like LASIK, and more.

The choice is yours!

With thousands of choices, getting the most out of your benefits is easy at a VSP Premier Edge™ location.

Shop online and connect your benefits.

Use your benefits when you log in to **eyeconic.com** and have a valid prescription ready when you check out.

Getting started is easy!

Make the most of your plan by creating an account on **vsp.com**. Log in to view your in-network coverage, find a VSP network doctor, download your Member ID card (and save it to your digital wallet), and discover extra savings.

Personalize your vision coverage.

Save more on eyewear when you upgrade to the VSP Enhanced Plan with EasyOptions. With VSP EasyOptions, you and each covered dependent can select one covered eyewear upgrade. See the back page for details!

*Based on state and national averages for eye exams and most commonly purchased brands. This represents the average savings for a VSP member with a full-service plan at an in-network provider. Your actual savings will depend on the eyewear you choose, the plan available to you, the eye doctor you visit, your copays, your premium, and whether it is deducted from your paycheck pre-tax. Source: VSP book-of-business paid claims data for Aug-Jan of each prior year. **Full Picture of Eye Health, American Optometric Association, 2020. †Frame brands and promotion are subject to change. Only available to VSP members with applicable plan benefits. Only available at in-network locations. Members who participate in a Medicaid/state-funded plan are not eligible. ‡Savings based on doctor's retail price and vary by plan and purchase selection; average savings determined after benefits are applied. Ask your VSP network doctor for more details. +Coverage with a retail chain may be different or not apply. ++Reflects fully covered progressive lenses with the chosen EasyOptions upgrade.

VSP guarantees member satisfaction from VSP providers only. Coverage information is 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. Based on applicable laws, benefits may vary by location. In the state of Washington, VSP Vision Care, Inc., is the legal name of the corporation through which VSP does business. TruHearing is not available directly from VSP in the states of California and Washington. Availability of VSP Premier Edge may vary.

To learn about your privacy rights and how your protected health information may be used, see the VSP Notice of Privacy Practices on **vsp.com**.
Visionworks, Eyeconic®, and Eyemart Express family of stores are VSP-affiliated companies.

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Classification: Restricted

Your VSP Benefits Summary

With a VSP plan through Dow, you get affordable vision coverage for glasses, contacts, and more. Get coverage for the essentials, or enhance your benefits by upgrading to the Enhanced Plan with EasyOptions to personalize your coverage.

Provider Network:
VSP Choice
Effective Date:
1st of the following month

vsp vision care

BENEFIT	DESCRIPTION	COPAY
BASE PLAN Coverage with a VSP Doctor		
WELLVISION EXAM®	• Focuses on your eyes and overall wellness • Routine retinal screening • Every calendar year	$0 Up to $39
ESSENTIAL MEDICAL EYE CARE	• Retinal imaging for members with diabetes covered-in-full • Additional exams and services beyond routine care to treat immediate issues from pink eye to sudden changes in vision or to monitor ongoing conditions such as dry eye, diabetic eye disease, glaucoma, and more. • Coordination with your medical coverage may apply. Ask your VSP network doctor for details. • Available as needed	$20 per exam
PRESCRIPTION GLASSES		**$20**
FRAME+	• $200 Featured Frame Brands allowance • $200 Visionworks or Eyemart Express frame allowance on any frame • $150 frame allowance • 20% savings on the amount over your allowance • $150 Walmart/Sam's Club frame allowance • $80 Costco frame allowance • Every calendar year	Included in Prescription Glasses
LENSES	• Single vision, lined bifocal, and lined trifocal lenses • Impact-resistant lenses for dependent children • Every calendar year	Included in Prescription Glasses
LENS ENHANCEMENTS+	• UV protection • Standard progressive lenses • Premium progressive lenses • Custom progressive lenses • Average savings of 30% on other lens enhancements • Every calendar year	$0 $0 $95 – $105 $150 – $175
CONTACTS (INSTEAD OF GLASSES)	• $130 allowance for contacts; copay does not apply • Contact lens exam (fitting and evaluation) • Every calendar year	Up to $60
YOUR MONTHLY CONTRIBUTION	• $8.98 Retiree only • $17.99 Retiree + 1 • $21.12 Retiree + family	

BENEFIT	DESCRIPTION	COPAY
ENHANCED PLAN Coverage with a VSP Doctor		
WELLVISION EXAM®	• Focuses on your eyes and overall wellness • Routine retinal screening • Every calendar year	$0 Up to $39
ESSENTIAL MEDICAL EYE CARE	• Retinal imaging for members with diabetes covered-in-full • Additional exams and services beyond routine care to treat immediate issues from pink eye to sudden changes in vision or to monitor ongoing conditions such as dry eye, diabetic eye disease, glaucoma, and more. • Coordination with your medical coverage may apply. Ask your VSP network doctor for details. • Available as needed	$20 per exam
PRESCRIPTION GLASSES		**$0**
FRAME+	• $200 Featured Frame Brands allowance • $200 Visionworks or Eyemart Express frame allowance on any frame • $150 frame allowance • 20% savings on the amount over your allowance • $150 Walmart/Sam's Club frame allowance • $80 Costco frame allowance • Every calendar year	Included in Prescription Glasses
LENSES	• Single vision, lined bifocal, and lined trifocal lenses • Impact-resistant lenses for dependent children • Every calendar year	Included in Prescription Glasses
LENS ENHANCEMENTS+	• UV protection • Standard progressive lenses • Premium progressive lenses • Custom progressive lenses • Average savings of 30% on other lens enhancements • Every calendar year	$0 $0 $95 – $105 $150 – $175
CONTACTS (INSTEAD OF GLASSES)	• $130 allowance for contacts; copay does not apply • Contact lens exam (fitting and evaluation) • Every calendar year	Up to $60
VSP EASYOPTIONS+	**Members can choose one of these upgrades** • An additional $100 frame allowance, or fully covered premium or custom progressive lenses, or fully covered anti-glare coating, or an additional $100 contact lens allowance • Every calendar year	Included in Prescription Glasses
VSP LIGHTCARE™+	• $250 allowance for ready-made non-prescription sunglasses, or ready-made non-prescription blue light filtering glasses, instead of prescription glasses or contacts • Every calendar year	$0
YOUR MONTHLY CONTRIBUTION	• $16.42 Retiree only • $32.88 Retiree + 1 • $38.61 Retiree + family	

ADDITIONAL SAVINGS+	**Glasses and Sunglasses** • Discover all current eyewear offers and savings at **vsp.com/offers**. • 20% savings on unlimited additional pairs of prescription or non-prescription glasses/sunglasses, including lens enhancements, from a VSP provider within 12 months of your last WellVision Exam. • Get 20% off eyewear on **eyeconic.com** just for being a VSP member
	Laser Vision Correction • Average of 15% off the regular price; discounts available at contracted facilities.
	VSP Member Extras • Contact lens rebates, lens satisfaction guarantees, and more offers at **vsp.com/offers**. • Save up to 60% on digital hearing aids with TruHearing. Visit **vsp.com/offers/special-offers/hearing-aids** for details. • Everyday savings on health, wellness, and more with VSP Simple Values.