

# An Eyecare Plan With You in Mind

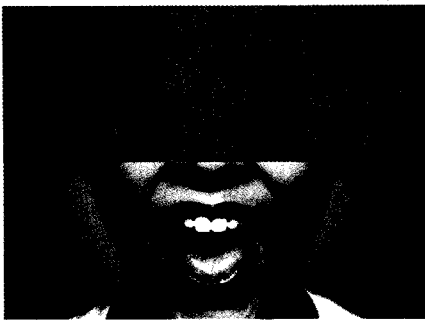


Are you really seeing your best? Or are you simply used to the view? With good vision, your experiences are clearer. Sharper. Brighter.

**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.

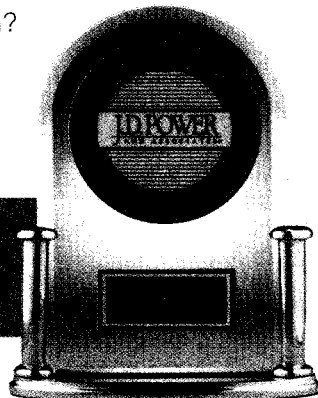
1. Find a VSP network doctor at [vsp.com](http://vsp.com) or call 800-877-7195.
2. Make an appointment and tell the doctor you are a VSP member.
3. Your doctor and VSP will handle the rest.

## 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](http://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.



Your eyecare benefit is brought to you by **NHMTA Employee Benefit Trust and VSP.**

### Your Coverage

When visiting a VSP network doctor, you'll receive:  
**Exam covered in full ..... every 12 months**  
**Prescription Glasses**  
**Lenses covered in full ..... every 12 months**  
*Single vision, lined bifocal and lined trifocal lenses.*  
**Frame ..... every 24 months**  
*Frame of your choice covered up to \$115.00. Plus, 20% off any out-of-pocket costs.*

~OR~

**Contacts ..... every 12 months**  
*When you choose contacts instead of glasses, your \$105.00 allowance applies to the cost of your contacts and the fitting and evaluation exam. 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 (fitting and evaluation) and initial lens supply. Learn more from your doctor or [vsp.com](http://vsp.com).*

### 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

### Your Copays

**Exam ..... No copay applies**  
**Prescription Glasses ..... No copay applies**  
**Contacts ..... No copay applies**

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 to VSP for partial reimbursement. If you decide to see a provider not in the VSP network, call us first at 800-877-7195.

#### Out-of-Network Reimbursement Amounts:

Exam ..... Up to \$35.00  
 Lenses:  
 Single Vision ..... Up to \$25.00  
 Lined Bifocal ..... Up to \$40.00  
 Lined Trifocal ..... Up to \$55.00  
 Frame ..... Up to \$45.00  
 Contacts ..... Up to \$105.00

*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.*