

Your VSP Vision Benefits

CSU The California State University



Why enroll in a VSP® Vision Care plan? Because we'll help keep you and your eyes healthy with personalized care from a doctor you can trust.

You'll like what you see with VSP:

- **Personalized Care.** Our doctors take the time to get to know you and your eyes. They'll look for vision problems and signs of other health conditions too.
- **Doctor Network.** You'll find the VSP doctor who's right for you at vsp.com or by calling us at **800.877.7195**. Our doctors offer flexible hours, a variety of office settings, and eyewear choices you'll love.
- **Value and Savings.** You'll get great savings on your eye exam and eyewear, and discounts on laser vision correction.
- **Satisfaction Guaranteed.** You'll be 100% happy or we'll make it right.

Visit the Eyecare Discovery CenterSM at vsp.com for eye health articles, videos, and interactive games.

**Enroll today.
You'll be glad you did.**

Once enrolled, simply tell your VSP doctor you're a member. We'll handle the rest.

CSU and VSP provide you with an affordable eyecare plan. Sign up for VSP today.

Important Dates

Open Enrollment ...October 15 – December 1, 2008
VSP Coverage Effective..... January 1, 2009

Your Monthly Cost

Retiree Only \$9.19
Retiree + One Dependent \$16.48
Retiree + Family \$17.63

Coverage from a VSP Select Network Doctor

Exam every calendar year
 • Covered in full with a \$10 copay

Prescription Glasses

Lenses covered in full.... every other calendar year¹
 • Single vision, lined bifocal, and lined trifocal lenses

Frame..... every other calendar year
 • Frame of your choice covered up to \$95

~OR~

Contact Lens Care every other calendar year
 \$120 allowance for contacts and the contact lens exam (fitting and evaluation). This additional exam ensures proper fit of your contacts.

Extra Discounts and Savings

Contacts*

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

Laser Vision Correction

- Average 15% off the regular price or 5% off the promotional price from contracted facilities

* Available from any VSP Select Network doctor within 12 months of your last eye exam

You get the best value from your benefit when you see a VSP Select Network doctor. If you see a non-VSP provider, you'll typically pay more out-of-pocket. You'll pay the provider in full and have 6 months to submit a claim to VSP for partial reimbursement less copays. Before seeing a non-VSP provider, call us at 800.877.7195.

Out-of-Network Reimbursement Amounts:

Exam..... Up to \$50
 Single vision lenses Up to \$45
 Lined bifocal lenses Up to \$65
 Lined trifocal lenses Up to \$85
 Polycarbonate for dependent children..... Up to \$65
 Lenticular and Aphakic..... Up to \$125
 Frame..... Up to \$60
 Elective Contacts Up to \$110
 Necessary Contacts..... Up to \$250

¹ New lenses will be approved and replaced every calendar year if at least one of the following criteria is met:

- The new prescription differs from the original by at least a .50 diopter sphere or cylinder
- There is a change in the axis of 15 degrees or more
- A difference in vertical prism greater than on prism

VSP guarantees service from VSP Select Network doctors only. In the event of a conflict between this information and the CSU contract, the terms of the contract will prevail.

Contact VSP

vsp.com/go/csuretirees
800.877.7195

