

Your vision.  
Our passion.



## Where will your eyes take you today?

Whether it's a day in the life or a day to remember, you're covered. You're enrolled in VSP, and with us, you'll get the personalized eyecare you deserve. We'll help you see well, stay healthy and get the most out of life.

## Valuable coverage.

If it takes you a minute to review your benefits coverage, or an hour, we know you'll:

- find a doctor in your neighborhood who's right for you
- enjoy a WellVision Exam<sup>SM</sup> focused on your health
- love your eyewear choices
- get great savings

## Get started. It's a breeze.

Already have a VSP doctor?

Make an appointment today.

New to VSP and need a doctor?

Go to [vsp.com](http://vsp.com) or call us at 800-877-7195.

Make an appointment and tell them you have VSP.

It's that easy.

Satisfaction?  
You bet. You'll  
be 100% happy  
or we'll make  
it right.



# RUAN

To locate a network VSP provider:  
1-800-877-7195 or [www.vsp.com](http://www.vsp.com)

Ruan Human Resources  
1-800-845-6675

## Accessing Your In-Network VSP Coverage

Please follow the below steps to access your in-network VSP benefits (no cards or authorizations). VSP Providers remit claims directly to VSP.

- Locate a VSP doctor.
- Contact VSP doctor, make an appointment, and relay you have VSP.
- Provide the member identification number (employee's social security number)

**Exam Discount & Allowance ..... once per year**  
*20% discount off the VSP doctor's fee for an exam, plus a \$40 allowance.*

**Prescription Glasses Discounts & Allowances**  
**Lenses and Frame..... once per year**  
*20% discount when a complete pair of glasses is purchased plus the following allowance: \$125.00*

~OR~

**Contact Lens Exam Discount & Allowance..... once per year**  
*15% discount off the contact lens fitting and evaluation plus a \$125.00 allowance .*

**Please Note: Any leftover or unused allowance will be forfeited. To ensure maximum benefits, make all purchases at one time.**

## Your Out-Of-Network Coverage

If you use an out-of-network provider you are required to pay the provider in full at the time of your appointment and submit an itemized paid receipt within six months of the date of service to VSP for reimbursement. Please contact VSP at 1-800-877-7195 for information on where to remit your itemized paid receipt.

**Out-of-Network Reimbursement Amounts (same frequency as in-network):**

Exam ..... Up to \$40  
Frames/Lenses or Contacts..... Up to \$125

**Please note: any leftover or unused reimbursement will be forfeited. To ensure maximum benefits, make all purchases at one time for full reimbursement.**

## VSP Doctor-Extra Discounts and Saving

### Glasses and Sunglasses

- 20% savings on lens options such as scratch resistant and anti-reflective coatings and progressives. Also 20% off additional prescription glasses and sunglasses, including lens options\*

### Contacts\*

- 15% off cost of contact lens exam (fitting and evaluation)  
\*Available from any VSP doctor within 12 months of your last eye exam

### Laser Vision Correction Discounts

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.