

## Get the best in eyecare and eyewear with American Commercial Lines LLC and VSP<sup>®</sup> Vision Care.

Why enroll in VSP? We invest in the things you value most—the best care at the lowest out-of-pocket costs. Because we're the only national not-for-profit vision care company, you can trust that we'll always put your wellness first.

### You'll like what you see with VSP.

- **Value and Savings.** You'll enjoy more value and the lowest out-of-pocket costs.
- **High Quality Vision Care.** You'll get the best care from a VSP provider including a WellVision Exam<sup>®</sup>—the most comprehensive exam designed to detect eye and health conditions.
- **Choice of Providers.** The decision is yours to make—choose a VSP doctor, a participating retail chain, or any out-of-network provider.
- **Great Eyewear.** It's easy to find the perfect frame at a price that fits your budget.

### Using your VSP benefit is easy.

- **Register at [vsp.com](http://vsp.com).**  
Once your plan is effective, review your benefit information.
- **Find an eyecare provider who's right for you.**  
To find a VSP provider, visit [vsp.com](http://vsp.com) or call 800.877.7195.
- **At your appointment, tell them you have VSP.** There's no ID card necessary. If you'd like a card as a reference, you can print one on [vsp.com](http://vsp.com).

**That's it! We'll handle the rest**—there are no claim forms to complete when you see a VSP provider.

### Choice in Eyewear

From classic styles to the latest designer frames, you'll find hundreds of options. Choose from featured frame brands like Anne Klein, bebe<sup>®</sup>, Calvin Klein, Flexon<sup>®</sup>, Lacoste, Nike, Nine West, and more!. Visit [vsp.com](http://vsp.com) to find a VSP provider who carries these brands.

Enroll in VSP today.  
You'll be glad you did.

Contact us. 800.877.7195  
[vsp.com](http://vsp.com)



# Your VSP Vision Benefits Summary

Automatically get an extra \$20 to spend when you choose a featured frame brand like Anne Klein, bebe®, Calvin Klein, Flexon®, Lacoste, Nike, Nine West, and more. Visit [vsp.com](http://vsp.com) to find a provider who carries these brands.

**VSP Coverage Effective Date:** 01/01/2015  
**VSP Provider Network:** VSP Signature

Visit [vsp.com](http://vsp.com) for more details on your vision benefit and for exclusive savings and promotions for VSP members.

Benefit	Description	Copay	Frequency
<b>Your Coverage with a VSP Provider</b>			
<b>WellVision Exam</b>	• Focuses on your eyes and overall wellness	\$10	Every calendar year
<b>Prescription Glasses</b>		\$20	See frame and lenses
<b>Frame</b>	<ul style="list-style-type: none"> <li>• \$160 allowance for a wide selection of frames</li> <li>• \$180 allowance for featured frame brands</li> <li>• \$90 allowance at Costco</li> <li>• 20% savings on the amount over your allowance</li> </ul>	Included in Prescription Glasses	Every other calendar year
<b>Lenses</b>	• Single vision, lined bifocal, and lined trifocal lenses	Included in Prescription Glasses	Every calendar year
<b>Lens Enhancements</b>	<ul style="list-style-type: none"> <li>• Polycarbonate lenses</li> <li>• Scratch resistant coating</li> <li>• UV coating</li> <li>• Tinted lenses</li> <li>• Oversize lenses</li> <li>• Blended lenses</li> <li>• Progressive lenses</li> <li>• Average savings of 35-40% on other lens enhancements</li> </ul>	\$0 \$0 \$0 \$0 \$0 \$0 after \$30 copay	Every calendar year
<b>Contacts (instead of glasses)</b>	<ul style="list-style-type: none"> <li>• \$160 allowance for contacts; copay does not apply</li> <li>• Contact lens exam (fitting and evaluation)</li> </ul>	Up to \$60	Every calendar year
<b>Diabetic Eyecare Plus Program</b>	• Services related to diabetic eye disease, glaucoma and age-related macular degeneration (AMD). Retinal screening for eligible members with diabetes. Limitations and coordination with medical coverage may apply. Ask your VSP doctor for details.	\$20	As needed
<b>Extra Savings</b>	<b>Glasses and Sunglasses</b> <ul style="list-style-type: none"> <li>• Extra \$20 to spend on featured frame brands. Go to <a href="http://vsp.com/specialoffers">vsp.com/specialoffers</a> for details.</li> <li>• 30% savings on additional glasses and sunglasses, including lens enhancements, from the same VSP provider on the same day as your WellVision Exam. Or get 20% from any VSP provider within 12 months of your last WellVision Exam.</li> </ul> <b>Retinal Screening</b> <ul style="list-style-type: none"> <li>• No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam</li> </ul> <b>Laser Vision Correction</b> <ul style="list-style-type: none"> <li>• Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities</li> <li>• After surgery, use your frame allowance (if eligible) for sunglasses from any VSP doctor</li> </ul>		
<b>Your Monthly Contribution</b>	\$7.44 Member Only    \$10.66 Member + Spouse    \$12.76 Member + Child(ren)    \$20.40 Member + Family		

## Your Coverage with Out-of-Network Providers

Visit [vsp.com](http://vsp.com) for details, if you plan to see a provider other than a VSP network provider.

Exam.....up to \$50	Single Vision Lenses.....up to \$50	Lined Trifocal Lenses.....up to \$100	Contacts.....up to \$120
Frame.....up to \$70	Lined Bifocal Lenses.....up to \$75	Progressive Lenses.....up to \$75	Tints.....up to \$5

**Coverage with a participating retail chain may be different. Once your benefit is effective, visit [vsp.com](http://vsp.com) for details.**

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.

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

Contact us. **800.877.7195**

**[vsp.com](http://vsp.com)**

<sup>1</sup> Brands/Promotion subject to change.

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