

Your VSP Vision Benefits Summary
 UNIVERSITY OF SOUTHERN CALIFORNIA and VSP
 provide you with an affordable vision plan.

PROVIDER NETWORK:
 VSP Choice



| BENEFIT | DESCRIPTION | COPAY | FREQUENCY |
|--|---|---------------------------------------|---------------------------|
| Your Coverage with a VSP Provider | | | |
| WELLVISION EXAM | <ul style="list-style-type: none"> Focuses on your eyes and overall wellness Routine retinal screening | \$15 (\$0 USC Roski) Up to \$39 | Every calendar year |
| PRESCRIPTION GLASSES | | \$25 | See frame and lenses |
| FRAME* | <ul style="list-style-type: none"> \$190 Enhanced Featured Frame Brands allowance \$170 frame allowance 20% savings on the amount over your allowance \$95 Walmart/Sam's Club/Costco frame allowance | Included in Prescription Glasses | Every other calendar year |
| LENSES | <ul style="list-style-type: none"> Single vision, lined bifocal, and lined trifocal lenses Impact-resistant lenses for dependent children | Included in Prescription Glasses | Every calendar year |
| LENS ENHANCEMENTS | <ul style="list-style-type: none"> Standard progressive lenses Premium progressive lenses Custom progressive lenses Average savings of 30% on other lens enhancements | \$55 \$95 - \$105 \$150 - \$175 | Every calendar year |
| CONTACTS (INSTEAD OF GLASSES) | <ul style="list-style-type: none"> \$150 allowance for contacts and contact lens exam (fitting and evaluation) 15% savings on a contact lens exam (fitting and evaluation) | \$0 | Every calendar year |
| VSP LIGHTCARE™+ | <ul style="list-style-type: none"> \$170 allowance for ready-made non-prescription sunglasses, or ready-made non-prescription blue light filtering glasses, instead of prescription glasses or contacts | \$25 | Every other calendar year |
| ADDITIONAL SAVINGS | Glasses and Sunglasses <ul style="list-style-type: none"> 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. | | |
| | Laser Vision Correction <ul style="list-style-type: none"> Average of 15% off the regular price; discounts available at contracted facilities. | | |
| | Exclusive Member Extras for VSP Members <ul style="list-style-type: none"> 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. Enjoy everyday savings on health, wellness, and more with VSP Simple Values. | | |

COVERAGE WITH AN OUT-OF-NETWORK PROVIDER (COPAYS MAY APPLY)

With so many in-network choices, VSP makes it easy to get the most out of your benefits. You'll have access to preferred private practice, retail, and online in-network choices. Log in to vsp.com to find an in-network provider. Your plan provides the following out-of-network reimbursements:

| | | | | | |
|----------------------------|-------------|-----------------------------|-------------|--------------------------------|--------------|
| Exam | up to \$45* | Lined Bifocal Lenses | up to \$65* | Contacts | up to \$150* |
| Frame | up to \$55* | Lined Trifocal Lenses | up to \$85* | *\$15 exam copay may apply | |
| Single Vision Lenses | up to \$45* | Progressive Lenses | up to \$85* | *\$25 material copay may apply | |

*Only available to VSP members with applicable plan benefits. Frame brands and promotions are subject to change.
 †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.
 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. Premier Edge is not available for some members in the state of Texas.
 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.
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