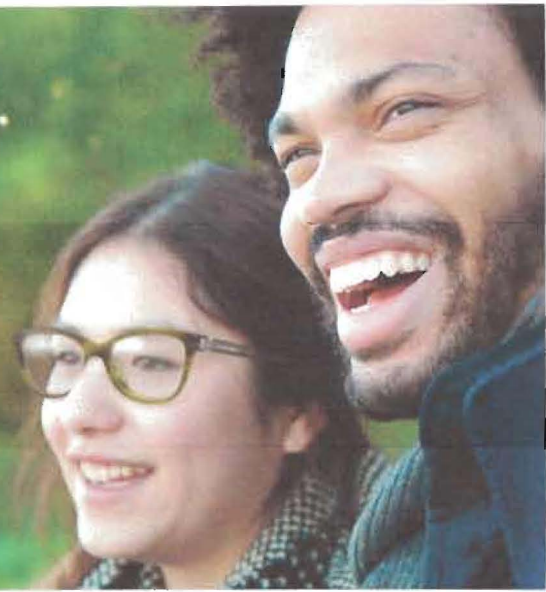


# Individual Vision Plans



VSP® has your solution for affordable individual and family vision insurance.

Consumers' #1 choice in vision care, Individual Vision Plans from VSP cover eyewear, contacts, and eye exams at the lowest out-of-pocket cost through the nation's largest doctor network.

## You'll like what you see when you look at VSP.

### Lowest Out-of-pocket Cost

You'll enjoy the lowest out-of-pocket cost in individual vision care, saving you hundreds on your eye exam and glasses.

### Convenient Locations

With more than 36,000 network doctors, you're sure to find a VSP doctor close to you. Visit the "Find a Doctor" section on [vsp.com](http://vsp.com) to locate a VSP doctor near you.

### Great Selection in Eyewear

With the largest choice in frames, you'll find the pair that's right for you and your budget.

### Satisfaction Guaranteed

We guarantee your satisfaction. That's why we're consumers' #1 choice in vision care.† If you're not 100% happy, we'll make it right.



<Broker Logo>

**Don't wait. Enroll now. Contact us.**

Savings Example*	WHAT YOU SPEND		WHAT YOU SAVE
	WITHOUT VSP	WITH VSP	
Comprehensive Exam	\$163	\$15	\$148
Frames	\$170	\$16**	\$154
Rx Lenses	\$90	\$25	\$65
Optional Lens Enhancements * Scratch-resistance, anti-glare, etc.	\$170	\$100	\$70
Annual VSP Plan Cost		\$244	-\$244
<b>Total</b>	<b>\$593</b>	<b>\$400</b>	<b>\$193</b>

\*Comparison based on national averages for comprehensive eye exams and most commonly purchased brands. This chart represents typical savings for VSP members when they see a VSP doctor. Plan may not be available in all states. Plan costs vary by state.

\*\*Includes 20% savings on amount over allowance.

**TYPICAL SAVINGS OF**  
**\$193**  
**PER YEAR**

## Over 75 million members love VSP, and you will too:

- **Eye exam:** fully-covered after a \$15 copay
- **Prescription lenses:** fully-covered after a \$25 copay
- **Frames:** a wide selection covered up to \$150, plus 20% savings on the amount over your allowance.<sup>2</sup> And, maximize your benefit with an extra \$20 toward your allowance when you purchase a featured frame brand,<sup>3</sup> giving you even more fully covered frame options to choose from.
- **Lens enhancements:** an average of 20-25% savings on lens enhancements

## Enrollment is easy.<sup>5</sup>

Once you're enrolled, your great benefits are easy to use.

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

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Email [mike@nettestadinsurance.com](mailto:mike@nettestadinsurance.com)  
[www.nettestadinsurance.com](http://www.nettestadinsurance.com)

## Exclusive Member Extras

As a VSP member, you'll enjoy exclusive savings and promotions on eye care, including laser vision correction services.<sup>4</sup> The average savings are 15% off the regular price or 5% off the promotional price. Discounts are only available from contracted facilities.

As an added bonus, you or any family member can enjoy savings of up to \$1,200 per hearing aid compared to retail pricing on state-of-the-art digital hearing aids through TruHearing®.

For more information visit [vsp.truhearing.com](http://vsp.truhearing.com). Or call 877.396.7194 and be sure to mention that you're a VSP member.<sup>6</sup>

**TruHearing**

1. Blueocean Market Intelligence National Vision Plan Member Research, 2014 2. Based on applicable laws, discounts may vary by location 3. Before purchase, ask your VSP doctor about qualifying frame brands. Brands and promotions are subject to change 4. Applies using wavefront technology with the microkeratome surgical device only. Other LASIK procedures may be performed at an additional cost to the member. VSP Laser VisionCare™ discounts are only available from VSP-contracted facilities 5. This insurance policy has exclusions and limitations. For costs and complete coverage details, call 800.785.0699 6. Not available in the state of WA. Please visit [TruHearing.com](http://TruHearing.com).

Terms and conditions and availability may vary from state to state according to state law.