

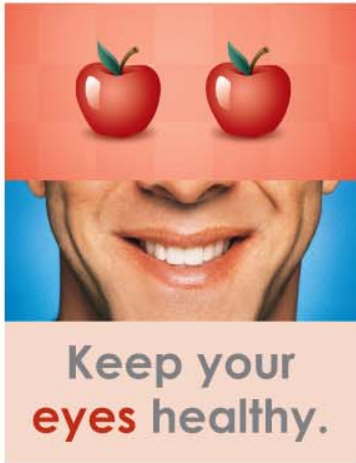
Eyecare *About You*



With VSP doctors, you'll enjoy quality, personalized care. Your VSP doctor will really get to know you *and* your eyes, helping you keep them healthy year after year.

**Everything
eyecare.
Visit vsp.com
today and see.**

Besides helping you see better, routine eye exams can detect symptoms of serious conditions such as glaucoma, cataracts and diabetes. Even tumors. And eye exams for children spot problems that can hinder learning and development.



Close to you. Big selection.

VSP network doctors are in medical offices and shopping centers — close to your home and work. And, they have a large frame and contact lens selection, whether you prefer classic styles or the latest fashions. Plus, most offer evening and weekend hours and accept drop-ins. New patients are always welcome!

Effortless benefits.

1. Choose a VSP doctor at vsp.com or call **800-877-7195**.
2. Make an appointment and tell the doctor you are a VSP member.
3. That's it! No ID cards or filling out claim forms.

Satisfaction. Guaranteed.

It's true: Your satisfaction is guaranteed. You'll always receive first-class customer service at VSP. And, if you're not completely satisfied with your service or eyewear, just let us know and we'll make it right.

**“Highest in Overall
Member Satisfaction
Among National Vision Plans,
Two Years in a Row”**

2004 National Vision Plan Member Satisfaction Study and J.D. Power and Associates 2005 National Vision Plan Member Satisfaction Study™. 2005 study based on 1,130 responses from members of large national vision care plans who were surveyed in July 2005. 2004 study conducted for VSP by J.D. Power and Associates. www.jdpower.com.



Your eyecare benefit is brought to you by **California State University** and VSP.

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
- Polycarbonate lenses for dependent children

Frame every other calendar year

- Frame of your choice covered up to \$95 Retail

~OR~

Contact Lens Care every other calendar year

When you choose contacts instead of glasses, your \$120 allowance applies to the cost of your exam, contacts and the contact lens exam (fitting and evaluation). This exam is in addition to your vision exam to ensure proper fit of contacts.

~AND~

VDT Supplement Benefit for Eligible Employees

Exam every other calendar year

- Covered in full with a \$10 copay

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 Retail

¹New lenses will be approved and replaced at a 12 month frequency 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 one prism

Extra Discounts and Savings

Laser Vision Correction

- Savings averaging 15% off laser vision correction surgery (PRK, LASIK, and Custom LASIK) through VSP contracted centers

Contacts

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

Dollar for dollar you get the best value from your VSP benefit when you visit a VSP Select Network doctor. If you decide not to see a VSP doctor, copays still apply. You'll also receive a lesser benefit and typically pay more out-of-pocket. You are required to pay the provider in full at the time of your appointment and submit a claim to VSP for partial reimbursement. If you decide to see a provider not in the VSP network, call us first at 800-877-7195.

Out-of-Network Reimbursement Amounts:

Exam: Routine and VDT Up to \$50

Lenses:

Single Vision: Routine and VDT Up to \$45

Lined Bifocal: Routine and VDT Up to \$65

Lined Trifocal: Routine and VDT Up to \$85

Polycarbonate for dependent children Up to \$65

Lenticular and Aspheric Up to \$125

Frame: Routine and VDT Up to \$60

Elective contacts Up to \$110

Necessary contacts Up to \$250

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