

VISION INSURANCE

Set your sights on healthy eyes.

Vision coverage that gives you choice of provider options for exams and eyewear

Everyone likes choices—especially when it comes to choosing your eye doctor and eyewear. Managed care vision insurance through Principal® and VSP® Vision Care puts you in the driver's seat.

Whether you're looking to visit an eye doctor or want to enjoy the convenience of online shopping, we've got you covered. Through an established network of providers, you'll get access to a high level of care and low out-of-pocket costs.⁽¹⁾

VSP

Full-service locations with satisfaction guaranteed, offering a WellVision Exam® that can help detect signs of eye and overall health conditions, such as diabetes. Plus, a wide selection of eyewear and 24-hour access to emergency care.

- Early morning, evening, and weekend appointments offered by 91% of providers
- Extra savings and offers on preferred frame brands, contact lens services, and sunglasses
- Integrated medical management with VSP's Health-Focused Care
- Extra \$20 to spend on featured frame brands, like bebe®, Calvin Klein®, Flexon®, Lacoste®, Nike®, Nine West,® and more⁽²⁾
- 20% off any amount over the allowance for frames

Online shopping

With Eyeconic®, you get the convenience of shopping online plus the personal touch from a VSP network doctor. Visit eyeconic.com®.

- Free shipping and returns
- Virtual try on tool
- Free frame adjustment or contact lens consultation
- All-inclusive pricing
- Average savings of \$220 (compared to out-of-pocket expenses without VSP insurance)

Retail chains

5,500+ retail partner chain locations, plus 4,700+ independent chain locations nationwide

- No required forms—you pay only copays, costs over coverage amounts, and/or for non-covered option
- Retail partners include Walmart, Sam's Club, Costco® Optical, Visionworks®, Wisconsin Vision, Heartland Vision, RxOptical®, Cohen's Fashion Optical®, Pearle Vision, and Shopko.

Out-of-network

Coverage includes a reimbursement schedule for any out-of-network provider.

Visit vsp.com or call **800-877-7195** to submit claims.

How to access your vision benefits

It's as easy as 1-2-3 to look up your benefits, locate VSP in-network eye care providers near you, and use your benefits.

1 Access your benefits.

- › Visit vsp.com and click on "Create an account."
- › Follow the online Member Registration form using your member ID found on your vision ID card.

2 Search for providers.

- › Visit vsp.com or principal.com/vsp.
- › Enter your ZIP code or address and click Search.

3 Use your benefits.

- › Schedule your appointment with your provider of choice.
- › At your appointment, present your vision ID card and remind the provider to look up your benefits using the member ID on your card (not your Social Security number).

Prefer to access your vision ID card on your mobile device? It's simple.

1. Set up your username and password at principal.com.
2. Download the Principal® app from the App Store® or Google Play™.
3. Log in to the app using your principal.com username and password.



Contact your employer or call the VSP member services line at **800-877-7195**.

⁽¹⁾ Based on your coverage options and national averages for eye exams and most commonly purchased brands.

⁽²⁾ Only available to VSP members with applicable policy benefits. Frame brands and promotions are subject to change. Savings based on doctor's retail price and vary by policy 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. Log in to vsp.com to check your benefits for eligibility and to confirm in-network locations based on your policy type. VSP guarantees coverage from VSP network 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.



principal.com

Managed care vision insurance is provided through **Principal Life Insurance Company®**, Des Moines, IA 50392, and is administered by VSP. Principal Life is a member of the Principal Financial Group®.

This policy has limitations and exclusions. For costs and complete details coverage details, ask your employer.

This flyer is not approved for use in Arizona. Oregon policy form GC 9000 (1013).

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SP1882-05 | 12/2024 | 4070146-122024
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