

# A Look at Your VSP Vision Coverage

With VSP and the Added Benefits Program® for International Paper Retirees, your health comes first.




**Enroll in VSP® Vision Care to get access to savings and personalized vision care from a VSP network doctor for you and your family.**




### Value and savings you love.

Save on eyewear and eye care when you see a VSP network doctor. Plus, take advantage of Exclusive Member Extras which provide offers from VSP and leading industry brands totaling over \$3,000 in savings.

### Provider choices you want.

 With thousands of choices, getting the most out of your benefits is easy at a VSP Premier Edge™ location.

### Shop online and connect your benefits.

 Eyeconic® is the preferred VSP online retailer where you can shop in-network with your vision benefits. See your savings in real time when you shop over 70 brands of contacts, eyeglasses, and sunglasses.

### Using your benefit is easy!

Create an account on **vsp.com** to view your in-network coverage, find the VSP network doctor who's right for you, and discover savings with Exclusive Member Extras. At your appointment, just tell them you have VSP.

### Quality vision care you need.

You'll get great care from a VSP network doctor, including a WellVision Exam®. An annual eye exam not only helps you see well, but helps a doctor detect signs of eye conditions and health conditions, like diabetes and high blood pressure.

	WITHOUT VSP	WITH VSP COVERAGE
Eye Exam	\$203	\$0 Copay
Frame	\$195	\$0 Copay
Bifocal Lenses	\$158	
Custom Progressive Lenses	\$254	\$150
Anti-glare Coating	\$149	\$85
Retiree-only Annual Contribution	N/A	\$120.48
Total	\$959	\$355.48

Based on state and national averages for eye exams and most commonly purchased brands. This chart represents average savings for VSP members at in-network providers. Your actual savings will depend on the eyewear you choose, the plan available to you, the eye doctor you visit, your copays, and your premium.

**YOUR ESTIMATED  
ANNUAL SAVINGS WITH VSP  
\$603.52**

Enroll today.  
Contact us: **800.400.4569** or **ipretirees.vspforme.com**

# Your VSP Vision Benefits Summary

Added Benefits® and VSP provide you with an affordable vision plan.

**Provider Network:**

VSP Choice

**Effective Date:**

01/01/2024



BENEFIT	DESCRIPTION	COPAY	FREQUENCY
<b>COVERAGE WITH A VSP PROVIDER</b>			
<b>WELLVISION EXAM</b>	<ul style="list-style-type: none"> <li>Focuses on your eyes and overall wellness</li> <li>Routine retinal screening</li> </ul>	\$0 Up to \$39	Every calendar year
<b>ESSENTIAL MEDICAL EYE CARE</b>	<ul style="list-style-type: none"> <li>Retinal imaging for members with diabetes covered-in-full</li> <li>Additional exams and services beyond routine care to treat immediate issues from pink eye to sudden changes in vision or to monitor ongoing conditions such as dry eye, diabetic eye disease, glaucoma, and more.</li> <li>Coordination with your medical coverage may apply. Ask your VSP network doctor for details.</li> </ul>	\$20 per exam	Available as needed
<b>PRESCRIPTION GLASSES</b>		\$0	See frame and lenses
<b>FRAME<sup>+</sup></b>	<ul style="list-style-type: none"> <li>\$215 Featured Frame Brands allowance</li> <li>\$195 frame allowance</li> <li>20% savings on the amount over your allowance</li> <li>\$110 Walmart/Sam's Club/Costco frame allowance</li> </ul>	Included in Prescription Glasses	Every calendar year
<b>LENSES</b>	<ul style="list-style-type: none"> <li>Single vision, lined bifocal, and lined trifocal lenses</li> <li>Impact-resistant lenses for dependent children</li> </ul>	Included in Prescription Glasses	Every calendar year
<b>LENS ENHANCEMENTS</b>	<ul style="list-style-type: none"> <li>Standard progressive lenses</li> <li>Premium progressive lenses</li> <li>Custom progressive lenses</li> <li>Average savings of 30% on other lens enhancements</li> </ul>	\$0 \$95 - \$105 \$150 - \$175	Every calendar year
<b>CONTACTS (INSTEAD OF GLASSES)</b>	<ul style="list-style-type: none"> <li>\$150 allowance for contacts and contact lens exam (fitting and evaluation)</li> <li>15% savings on a contact lens exam (fitting and evaluation)</li> </ul>	\$0	Every calendar year
<b>ADDITIONAL SAVINGS</b>	<b>Glasses and Sunglasses</b> <ul style="list-style-type: none"> <li>Discover all current eyewear offers and savings at <a href="https://vsp.com/offers">vsp.com/offers</a>.</li> <li>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.</li> </ul>		
	<b>Laser Vision Correction</b> <ul style="list-style-type: none"> <li>Average of 15% off the regular price or 5% off the promotional price; discounts available at contracted facilities.</li> </ul>		
	<b>Exclusive Member Extras</b> <ul style="list-style-type: none"> <li>Contact lens rebates, lens satisfaction guarantees, and more offers at <a href="https://vsp.com/offers">vsp.com/offers</a>.</li> <li>Save up to 60% on digital hearing aids with TruHearing. Visit <a href="https://vsp.com/offers/special-offers/hearing-aids">vsp.com/offers/special-offers/hearing-aids</a> for details.</li> <li>Everyday savings on entertainment, health and wellness, travel, and more with VSP Simple Values.</li> </ul>		
<b>YOUR MONTHLY CONTRIBUTION</b>	\$10.04 Retiree only	\$18.34 Retiree + 1	\$21.23 Retiree + family

## YOUR COVERAGE GOES FURTHER IN-NETWORK

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](https://vsp.com) to find an in-network provider.

The insurance coverage described in this document is underwritten and offered by VSP. International Paper Company, its subsidiaries, and affiliates ("International Paper") do not sponsor, endorse, recommend, contribute to, or make any representations about any of the insurance products described in this document. Any use of International Paper's name in this document, or in connection with this program, should not be construed or implied to mean that International Paper has established or maintained a plan subject to the Employee Retirement Income Security Act of 1974, as amended ("ERISA"). International Paper is not a fiduciary of the voluntary insurance programs, and is not affiliated with, or compensated by, any insurance carrier identified herein. All costs associated with these voluntary programs, including postage, are paid for VSP. It is your decision whether to purchase insurance coverage, which is completely voluntary. You should compare your options and decide whether purchasing insurance from another insurance company is more beneficial to you. If you purchase insurance under this program, you are solely responsible for all premiums and costs, which would be paid on an after-tax basis and directly billed to you by the insurance carrier. All coverage issues, claim decisions, or payment matters are solely between you and the insurance carrier.

\*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.

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](https://vsp.com).

©2023 Vision Service Plan. All rights reserved.  
VSP, Eyeconic, and WellVision Exam are registered trademarks, and VSP Premier Edge is a trademark of Vision Service Plan.  
All other brands or marks are the property of their respective owners. 114258 VCCM