

Get the best in eyecare and eyewear with Municipal Insurance Trust of North Carolina Premier Plus and VSP® Vision Care.

Why enroll in VSP? We invest in the things you value most—the best care at the lowest out-of-pocket costs. Because we’re the only national not-for-profit vision care company, you can trust that we’ll always put your wellness first.

You'll like what you see with VSP.

- **High Quality Vision Care.** You'll get the best care from a VSP provider, including a WellVision Exam®—the most comprehensive exam designed to detect eye and health conditions. Plus, when you see a VSP provider, your satisfaction is guaranteed.
- **Choice of Providers.** The decision is yours to make—choose a VSP provider or any out-of-network provider.
- **Great Eyewear.** It's easy to find the perfect frame at a price that fits your budget.

Save with VSP coverage:	Without VSP Coverage	With VSP Coverage
Eye Exam	\$154	\$10 Copay
Frame	\$130	\$25 Copay
Single Vision Lenses	\$86	
Photochromic Adaptive Lenses	\$103	\$62
Anti-reflective Coating	\$110	\$61
Member-only Annual Contribution	N/A	\$
Total	\$583	\$158

*Comparison based on national averages for comprehensive eye exams and most commonly purchased brands

NOTE: Dollar amounts in the savings chart are estimates and don't reflect additional discounts from current VSP offers and promotions.

Average Annual Savings
\$425
 with a VSP Doctor

Using your VSP benefit is easy.

- **Register at vsp.com.** Once your plan is effective, review your benefit information.
- **Find an eyecare provider who's right for you.** To find a VSP provider, visit vsp.com or call **800.877.7195**.
- **At your appointment, tell them you have VSP.** There's no ID card necessary. If you'd like a card as a reference, you can print one on vsp.com.

That's it! We'll handle the rest—there are no claim forms to complete when you see a VSP provider.

Choice in Eyewear

From classic styles to the latest designer frames, you'll find hundreds of options. Choose from featured frame brands like Anne Klein, bebe®, Calvin Klein, Flexon®, Lacoste, Nike, Nine West, and more!. Visit vsp.com to find a VSP provider who carries these brands.



Enroll in VSP today. You'll be glad you did.
 Contact us. **800.877.7195**
vsp.com

Your VSP Vision Benefits Summary

Municipal Insurance Trust of North Carolina Premier Plus and VSP provide you with an affordable eyecare plan.

Visit vsp.com for more details on your vision benefit and for exclusive savings and promotions for VSP members.

VSP Provider Network: VSP Signature

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 	\$10	Every calendar year
Prescription Glasses		\$20	See frame and lenses
Frame	<ul style="list-style-type: none"> \$160 allowance for a wide selection of frames \$180 allowance for featured frame brands 20% savings on the amount over your allowance 	Included in Prescription Glasses	Every other calendar year
Lenses	<ul style="list-style-type: none"> Single vision, lined bifocal, and lined trifocal lenses Polycarbonate 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 Anit-Reflective Coating Polycarbonate lenses Average savings of 35-40% on other lens enhancements 	\$0 \$0 \$0	Every calendar year
Contacts (instead of glasses)	<ul style="list-style-type: none"> \$160 allowance for contacts; copay does not apply 15% off Contact lens exam (fitting and evaluation) 	Up to \$60	Every calendar year
Diabetic Eyecare Program	<ul style="list-style-type: none"> Services related to type 1 diabetes. Limitations and coordination with medical coverage may apply. Ask your VSP doctor for details. 	\$20	As needed
Extra Savings	<p>Glasses and Sunglasses</p> <ul style="list-style-type: none"> Extra \$20 to spend on featured frame brands. Go to vsp.com/specialoffers for details. 30% savings on additional glasses and sunglasses, including lens enhancements, from the same VSP provider on the same day as your WellVision Exam. Or get 20% from any VSP provider within 12 months of your last WellVision Exam. <hr/> <p>Laser Vision Correction</p> <ul style="list-style-type: none"> Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities 		

Your Coverage with Out-of-Network Providers

Visit vsp.com for details, if you plan to see a provider other than a VSP network provider.

Exam.....up to \$50	Single Vision Lenses.....up to \$46	Lined Trifocal Lenses.....up to \$84	Contacts.....up to \$105
Frame.....up to \$45	Lined Bifocal Lenses.....up to \$65	Progressive Lenses.....up to \$84	

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.

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

Contact us. **800.877.7195**

vsp.com

¹ Brands/Promotion subject to change.

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Your VSP Vision Benefits



MUNICIPAL INSURANCE TRUST OF NC and VSP provide you with an affordable eye care plan. Sign up for VSP today.

VSP Coverage Effective July 1, 2015

Why enroll in a VSP® Vision Care plan? Because we'll help keep you and your eyes healthy with personalized care from a doctor you can trust.

You'll like what you see with VSP:

- **Personalized Care.** Our doctors take the time to get to know you and your eyes. They'll look for vision problems and signs of other health conditions too.
- **Doctor Network.** You'll find the VSP doctor who's right for you at vsp.com or by calling us at **800.877.7195**. Our doctors offer flexible hours, a variety of office settings, and eyewear choices you'll love.
- **Value and Savings.** You'll get great savings on your eye exam and eyewear, and discounts on laser vision correction.
- **Satisfaction Guaranteed.** You'll be 100% happy or we'll make it right.

Visit the Eyecare Discovery Center® at vsp.com for eye health articles, videos, and interactive games.

**Enroll today.
You'll be glad you did.**

Once enrolled, simply tell your VSP doctor you're a member. We'll handle the rest.

Contact VSP | vsp.com
800.877.7195



Your Coverage with a VSP Doctor

- WellVision Exam®** focuses on your eye health and overall wellness
- \$10 copay **every 12 months**
- Prescription Glasses Discounts**
- Lenses**
- 20% discount when a complete pair of glasses is purchased
- Frames**
- 20% discount when a complete pair of glasses is purchased
- Contacts**
- 15% discount off the contact lens exam (fitting and evaluation)

Extra Discounts and Savings

- Glasses and Sunglasses**
- 20% off lens options like progressives and scratch-resistant and anti-reflective coatings
 - 20% off additional glasses and sunglasses, including lens options, from any VSP doctor within 12 months of your last WellVision Exam
- Contacts**
- 15% off contact lens exam (fitting and evaluation)
- Laser Vision Correction**
- Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities

Your Coverage with Other Providers

If you see a provider other than a VSP doctor, your coverage is listed below. You have 6 months to submit a claim to VSP for reimbursement. Visit vsp.com for details.

Exam Up to \$40

VSP guarantees service from VSP doctors only. In the event of a conflict between this information and your organization's contract with VSP, the terms of the contract will prevail.

MUNICIPAL INSURANCE TRUST OF NC
BASIC VISION PLAN