

Your vision.  
Our passion.



## Where will your eyes take you today?

Whether it's a day in the life or a day to remember, you'll get the personalized eyecare you deserve with VSP. We help millions of people see well, stay healthy and fulfill their potential.

## Value, choice, doctors.

Enrolling in VSP is an easy way to make your life a little better. Here's a snapshot of what you'll enjoy:

- affordable benefits with great savings
- a WellVision Exam<sup>SM</sup> focused on your health
- plenty of eyewear choices you'll love
- VSP doctors nearby with flexible schedules that work for you

Satisfaction?  
You bet. You'll be 100% happy or we'll make it right.

## Still not decided?

Find doctors in your neighborhood at [vsp.com](http://vsp.com) or call us at 800-877-7195. We'd love to talk with you. Once you're signed up, your great benefits are a snap to use.

Enroll today. You'll be glad you did.



Northern Kentucky University provides you with an affordable eyecare plan.

Sign up for VSP today.

Open Enrollment.....October 19 - November 1  
VSP Coverage Effective ..... January 1, 2009

<http://myнку.nku.edu>

Your Coverage from a VSP Doctor
<p><b>WellVision Exam<sup>®</sup></b> focuses on your eye health and overall wellness</p> <ul style="list-style-type: none"> <li>• \$15.00 copay ..... every calendar year</li> </ul>
<p><b>Full Service Program Buy-up Option —</b> The following coverage applies if you have purchased the full-service buy-up option.</p>
<p><b>Prescription Glasses</b></p> <ul style="list-style-type: none"> <li>• \$20.00 copay</li> </ul> <p>Lenses ..... every calendar year</p> <ul style="list-style-type: none"> <li>• Single vision, lined bifocal &amp; trifocal lenses</li> <li>• Polycarbonate lenses for dependent children</li> </ul> <p>Frame ..... every other calendar year</p> <ul style="list-style-type: none"> <li>• \$130.00 allowance for frame of your choice</li> <li>• 20% off the amount over your allowance</li> </ul> <p style="text-align: center;">~or~</p>
<p><b>Contact Lens Care</b></p> <ul style="list-style-type: none"> <li>• No copay ..... every calendar year</li> </ul> <p>\$130.00 allowance for contacts and the contact lens exam (fitting and evaluation). This additional exam ensures proper fit of contacts.</p> <p>Current soft contact lens wearers may qualify for a special program that includes a contact lens evaluation and initial supply of replacement lenses.</p>
Extra Discounts and Savings at a VSP Doctor
<p><b>Glasses and Sunglasses</b></p> <ul style="list-style-type: none"> <li>• 20% off lens options like progressives and scratch-resistant and anti-reflective coatings</li> <li>• 20% off additional glasses and sunglasses, including lens options*</li> </ul> <p><b>Contacts*</b></p> <ul style="list-style-type: none"> <li>• 15% off cost of contact lens exam (fitting and evaluation)</li> </ul> <p>* Available from any VSP doctor within 12 months of your last eye exam</p> <p><b>Laser Vision Correction</b></p> <ul style="list-style-type: none"> <li>• Average 15% off the regular price or 5% off the promotional price from contracted facilities</li> </ul>

VSP guarantees service from VSP doctors only. If you need information on out-of-network coverage, please contact one of our Benefit Advisors at 800-877-7195.

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