

# Your Vision Benefits Summary



Get the best in eyecare and eyewear with HEALTH ALLIANCE MEDICAL PLANS, INC. and VSP® Vision Care.

## 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.** The decision is yours to make—choose a VSP provider or any out-of-network provider. To find a VSP provider, visit [vsp.com](http://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](http://vsp.com).

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

## Best EyeCare

You'll get the highest level of care, including a WellVision Exam®— the most comprehensive exam designed to detect eye and health conditions. Plus, when you see a VSP provider, you'll get the most out of your benefit, have lower out-of-pocket costs, and your satisfaction is guaranteed.

## 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 more¹. Visit [vsp.com](http://vsp.com) to find a VSP provider who carries these brands.

## Plan Information

**VSP Coverage Effective Date:** 01/01/2016

**VSP Provider Network:** VSP Choice

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Benefit	Description	Copay
<b>Your 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>• Every calendar year</li> </ul>	\$0

<b>Extra Savings</b>	<b>Glasses and Sunglasses</b> <ul style="list-style-type: none"> <li>• 20% savings on complete pair of prescription glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months from your last WellVision Exam.</li> </ul>
	<b>Contacts</b> <ul style="list-style-type: none"> <li>• 15% savings on a contact lens exam (fitting and evaluation)</li> </ul>
	<b>Laser Vision Correction</b> <ul style="list-style-type: none"> <li>• Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities</li> </ul>

<b>Your Coverage with Out-of-Network Providers</b>	
Visit <a href="http://vsp.com">vsp.com</a> for details, if you plan to see a provider other than a VSP network provider	
Exam.....	up to \$45

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<b>Your 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>• Every calendar year</li> </ul>	\$15

<b>Prescription Glasses</b>		
<b>Frame</b>	<ul style="list-style-type: none"> <li>• \$200 allowance for a wide selection of frames</li> <li>• \$220 allowance for featured frame brands</li> <li>• 20% savings on the amount over your allowance</li> <li>• Every calendar year</li> </ul>	\$0
<b>Lenses</b>	<ul style="list-style-type: none"> <li>• Single vision, lined bifocal, and lined trifocal lenses</li> <li>• Every calendar year</li> </ul>	\$0
<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 20-25% on other lens enhancements</li> <li>• Every calendar year</li> </ul>	\$55 \$95 - \$105 \$150 - \$175

<b>Contacts (instead of glasses)</b>	<ul style="list-style-type: none"> <li>• \$200 allowance for contacts; copay does not apply</li> <li>• Contact lens exam (fitting and evaluation)</li> <li>• Every calendar year</li> </ul>	Up to \$60
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<b>Additional Coverage</b>	<ul style="list-style-type: none"> <li>• Diabetic Eyecare Plus Program</li> </ul>
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<b>Extra Savings</b>	<p><b>Glasses and Sunglasses</b></p> <ul style="list-style-type: none"> <li>• Extra \$20 to spend on featured frame brands. Go to <a href="http://vsp.com/specialoffers">vsp.com/specialoffers</a> for details.</li> <li>• 20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last WellVision Exam.</li> </ul> <p><b>Retinal Screening</b></p> <ul style="list-style-type: none"> <li>• No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam</li> </ul> <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; discounts only available from contracted facilities</li> </ul>
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<b>Your Coverage with Out-of-Network Providers</b>	
Visit <a href="http://vsp.com">vsp.com</a> for details, if you plan to see a provider other than a VSP network provider	
Exam.....	up to \$45
Frame.....	up to \$70
Single Vision Lenses.....	up to \$30
Lined Bifocal Lenses.....	up to \$50
Lined Trifocal Lenses.....	up to \$65
Progressive Lenses.....	up to \$50
Contacts.....	up to \$105

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<b>Your 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>• Every calendar year</li> </ul>	\$10

<b>Prescription Glasses</b>		
<b>Frame</b>	<ul style="list-style-type: none"> <li>• \$200 allowance for a wide selection of frames</li> <li>• \$220 allowance for featured frame brands</li> <li>• 20% savings on the amount over your allowance</li> <li>• Every calendar year</li> </ul>	\$0
<b>Lenses</b>	<ul style="list-style-type: none"> <li>• Single vision, lined bifocal, and lined trifocal lenses</li> <li>• Every calendar year</li> </ul>	\$0
<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 20-25% on other lens enhancements</li> <li>• Every calendar year</li> </ul>	\$55 \$95 - \$105 \$150 - \$175

<b>Contacts (instead of glasses)</b>	<ul style="list-style-type: none"> <li>• \$200 allowance for contacts; copay does not apply</li> <li>• Contact lens exam (fitting and evaluation)</li> <li>• Every calendar year</li> </ul>	Up to \$60
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<b>Additional Coverage</b>	<ul style="list-style-type: none"> <li>• Diabetic Eyecare Plus Program</li> </ul>
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<b>Extra Savings</b>	<p><b>Glasses and Sunglasses</b></p> <ul style="list-style-type: none"> <li>• Extra \$20 to spend on featured frame brands. Go to <a href="http://vsp.com/specialoffers">vsp.com/specialoffers</a> for details.</li> <li>• 20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last WellVision Exam.</li> </ul> <p><b>Retinal Screening</b></p> <ul style="list-style-type: none"> <li>• No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam</li> </ul> <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; discounts only available from contracted facilities</li> </ul>
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Exam.....	up to \$45
Frame.....	up to \$70
Single Vision Lenses.....	up to \$30
Lined Bifocal Lenses.....	up to \$50
Lined Trifocal Lenses.....	up to \$65
Progressive Lenses.....	up to \$50
Contacts.....	up to \$105

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<b>Your 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>• Every calendar year</li> </ul>	\$5

<b>Prescription Glasses</b>		
<b>Frame</b>	<ul style="list-style-type: none"> <li>• \$200 allowance for a wide selection of frames</li> <li>• \$220 allowance for featured frame brands</li> <li>• 20% savings on the amount over your allowance</li> <li>• Every calendar year</li> </ul>	\$0
<b>Lenses</b>	<ul style="list-style-type: none"> <li>• Single vision, lined bifocal, and lined trifocal lenses</li> <li>• Every calendar year</li> </ul>	\$0
<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 20-25% on other lens enhancements</li> <li>• Every calendar year</li> </ul>	\$55 \$95 - \$105 \$150 - \$175

<b>Contacts (instead of glasses)</b>	<ul style="list-style-type: none"> <li>• \$200 allowance for contacts; copay does not apply</li> <li>• Contact lens exam (fitting and evaluation)</li> <li>• Every calendar year</li> </ul>	Up to \$60
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<b>Additional Coverage</b>	<ul style="list-style-type: none"> <li>• Diabetic Eyecare Plus Program</li> </ul>
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<b>Extra Savings</b>	<p><b>Glasses and Sunglasses</b></p> <ul style="list-style-type: none"> <li>• Extra \$20 to spend on featured frame brands. Go to <a href="http://vsp.com/specialoffers">vsp.com/specialoffers</a> for details.</li> <li>• 20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last WellVision Exam.</li> </ul> <p><b>Retinal Screening</b></p> <ul style="list-style-type: none"> <li>• No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam</li> </ul> <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; discounts only available from contracted facilities</li> </ul>
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<b>Your Coverage with Out-of-Network Providers</b>	
Visit <a href="http://vsp.com">vsp.com</a> for details, if you plan to see a provider other than a VSP network provider	
Exam.....up to \$45	Lined Trifocal Lenses.....up to \$65
Frame.....up to \$70	Progressive Lenses.....up to \$50
Single Vision Lenses.....up to \$30	Contacts.....up to \$105
Lined Bifocal Lenses.....up to \$50	

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<b>WellVision Exam</b>	<ul style="list-style-type: none"> <li>• Focuses on your eyes and overall wellness</li> <li>• Every calendar year</li> </ul>	\$0

<b>Prescription Glasses</b>		
<b>Frame</b>	<ul style="list-style-type: none"> <li>• \$200 allowance for a wide selection of frames</li> <li>• \$220 allowance for featured frame brands</li> <li>• 20% savings on the amount over your allowance</li> <li>• Every calendar year</li> </ul>	\$0
<b>Lenses</b>	<ul style="list-style-type: none"> <li>• Single vision, lined bifocal, and lined trifocal lenses</li> <li>• Every calendar year</li> </ul>	\$0
<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 20-25% on other lens enhancements</li> <li>• Every calendar year</li> </ul>	\$55 \$95 - \$105 \$150 - \$175

<b>Contacts (instead of glasses)</b>	<ul style="list-style-type: none"> <li>• \$200 allowance for contacts; copay does not apply</li> <li>• Contact lens exam (fitting and evaluation)</li> <li>• Every calendar year</li> </ul>	Up to \$60
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<b>Additional Coverage</b>	<ul style="list-style-type: none"> <li>• Diabetic Eyecare Plus Program</li> </ul>
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<b>Extra Savings</b>	<p><b>Glasses and Sunglasses</b></p> <ul style="list-style-type: none"> <li>• Extra \$20 to spend on featured frame brands. Go to <a href="http://vsp.com/specialoffers">vsp.com/specialoffers</a> for details.</li> <li>• 20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last WellVision Exam.</li> </ul> <p><b>Retinal Screening</b></p> <ul style="list-style-type: none"> <li>• No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam</li> </ul> <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; discounts only available from contracted facilities</li> </ul>
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Frame.....	up to \$70
Single Vision Lenses.....	up to \$30
Lined Bifocal Lenses.....	up to \$50
Lined Trifocal Lenses.....	up to \$65
Progressive Lenses.....	up to \$50
Contacts.....	up to \$105

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<b>Prescription Glasses</b>		
<b>Frame</b>	<ul style="list-style-type: none"> <li>• \$130 allowance for a wide selection of frames</li> <li>• \$150 allowance for featured frame brands</li> <li>• 20% savings on the amount over your allowance</li> <li>• Every other calendar year</li> </ul>	\$0
<b>Lenses</b>	<ul style="list-style-type: none"> <li>• Single vision, lined bifocal, and lined trifocal lenses</li> <li>• Every other calendar year</li> </ul>	\$0
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<b>Contacts (instead of glasses)</b>	<ul style="list-style-type: none"> <li>• \$130 allowance for contacts; copay does not apply</li> <li>• Contact lens exam (fitting and evaluation)</li> <li>• Every other calendar year</li> </ul>	Up to \$60
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<b>Additional Coverage</b>	<ul style="list-style-type: none"> <li>• Diabetic Eyecare Plus Program</li> </ul>	
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Frame.....	up to \$70	Progressive Lenses.....	up to \$50
Single Vision Lenses.....	up to \$30	Contacts.....	up to \$105
Lined Bifocal Lenses.....	up to \$50		

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Benefit	Description	Copay
<b>Your 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>• Every calendar year</li> </ul>	\$10

<b>Prescription Glasses</b>		
<b>Frame</b>	<ul style="list-style-type: none"> <li>• \$130 allowance for a wide selection of frames</li> <li>• \$150 allowance for featured frame brands</li> <li>• 20% savings on the amount over your allowance</li> <li>• Every other calendar year</li> </ul>	\$0
<b>Lenses</b>	<ul style="list-style-type: none"> <li>• Single vision, lined bifocal, and lined trifocal lenses</li> <li>• Every other calendar year</li> </ul>	\$0
<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 20-25% on other lens enhancements</li> <li>• Every other calendar year</li> </ul>	\$55 \$95 - \$105 \$150 - \$175

<b>Contacts (instead of glasses)</b>	<ul style="list-style-type: none"> <li>• \$130 allowance for contacts; copay does not apply</li> <li>• Contact lens exam (fitting and evaluation)</li> <li>• Every other calendar year</li> </ul>	Up to \$60
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<b>Additional Coverage</b>	<ul style="list-style-type: none"> <li>• Diabetic Eyecare Plus Program</li> </ul>
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<b>Extra Savings</b>	<p><b>Glasses and Sunglasses</b></p> <ul style="list-style-type: none"> <li>• Extra \$20 to spend on featured frame brands. Go to <a href="http://vsp.com/specialoffers">vsp.com/specialoffers</a> for details.</li> <li>• 20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last WellVision Exam.</li> </ul> <p><b>Retinal Screening</b></p> <ul style="list-style-type: none"> <li>• No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam</li> </ul> <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; discounts only available from contracted facilities</li> </ul>
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Visit <a href="http://vsp.com">vsp.com</a> for details, if you plan to see a provider other than a VSP network provider	
Exam.....up to \$45	Lined Trifocal Lenses.....up to \$65
Frame.....up to \$70	Progressive Lenses.....up to \$50
Single Vision Lenses.....up to \$30	Contacts.....up to \$105
Lined Bifocal Lenses.....up to \$50	

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Benefit	Description	Copay
<b>Your 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>• Every calendar year</li> </ul>	\$5

<b>Prescription Glasses</b>		
<b>Frame</b>	<ul style="list-style-type: none"> <li>• \$130 allowance for a wide selection of frames</li> <li>• \$150 allowance for featured frame brands</li> <li>• 20% savings on the amount over your allowance</li> <li>• Every other calendar year</li> </ul>	\$0
<b>Lenses</b>	<ul style="list-style-type: none"> <li>• Single vision, lined bifocal, and lined trifocal lenses</li> <li>• Every other calendar year</li> </ul>	\$0
<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 20-25% on other lens enhancements</li> <li>• Every other calendar year</li> </ul>	\$55 \$95 - \$105 \$150 - \$175

<b>Contacts (instead of glasses)</b>	<ul style="list-style-type: none"> <li>• \$130 allowance for contacts; copay does not apply</li> <li>• Contact lens exam (fitting and evaluation)</li> <li>• Every other calendar year</li> </ul>	Up to \$60
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<b>Additional Coverage</b>	<ul style="list-style-type: none"> <li>• Diabetic Eyecare Plus Program</li> </ul>
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<b>Extra Savings</b>	<p><b>Glasses and Sunglasses</b></p> <ul style="list-style-type: none"> <li>• Extra \$20 to spend on featured frame brands. Go to <a href="http://vsp.com/specialoffers">vsp.com/specialoffers</a> for details.</li> <li>• 20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last WellVision Exam.</li> </ul> <p><b>Retinal Screening</b></p> <ul style="list-style-type: none"> <li>• No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam</li> </ul> <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; discounts only available from contracted facilities</li> </ul>
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Visit <a href="http://vsp.com">vsp.com</a> for details, if you plan to see a provider other than a VSP network provider	
Exam.....up to \$45	Lined Trifocal Lenses.....up to \$65
Frame.....up to \$70	Progressive Lenses.....up to \$50
Single Vision Lenses.....up to \$30	Contacts.....up to \$105
Lined Bifocal Lenses.....up to \$50	

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Benefit	Description	Copay
<b>Your 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>• Every calendar year</li> </ul>	\$0

<b>Prescription Glasses</b>		
<b>Frame</b>	<ul style="list-style-type: none"> <li>• \$130 allowance for a wide selection of frames</li> <li>• \$150 allowance for featured frame brands</li> <li>• 20% savings on the amount over your allowance</li> <li>• Every other calendar year</li> </ul>	\$0
<b>Lenses</b>	<ul style="list-style-type: none"> <li>• Single vision, lined bifocal, and lined trifocal lenses</li> <li>• Every other calendar year</li> </ul>	\$0
<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 20-25% on other lens enhancements</li> <li>• Every other calendar year</li> </ul>	\$55 \$95 - \$105 \$150 - \$175

<b>Contacts (instead of glasses)</b>	<ul style="list-style-type: none"> <li>• \$130 allowance for contacts; copay does not apply</li> <li>• Contact lens exam (fitting and evaluation)</li> <li>• Every other calendar year</li> </ul>	Up to \$60
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<b>Additional Coverage</b>	<ul style="list-style-type: none"> <li>• Diabetic Eyecare Plus Program</li> </ul>
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Exam.....up to \$45	Lined Trifocal Lenses.....up to \$65
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Single Vision Lenses.....up to \$30	Contacts.....up to \$105
Lined Bifocal Lenses.....up to \$50	

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<b>WellVision Exam</b>	<ul style="list-style-type: none"> <li>• Focuses on your eyes and overall wellness</li> <li>• Every calendar year</li> </ul>	\$15

<b>Extra Savings</b>	<b>Glasses and Sunglasses</b> <ul style="list-style-type: none"> <li>• 20% savings on complete pair of prescription glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months from your last WellVision Exam.</li> </ul>
	<b>Contacts</b> <ul style="list-style-type: none"> <li>• 15% savings on a contact lens exam (fitting and evaluation)</li> </ul>
	<b>Laser Vision Correction</b> <ul style="list-style-type: none"> <li>• Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities</li> </ul>

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Exam.....	up to \$45
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<b>WellVision Exam</b>	<ul style="list-style-type: none"> <li>• Focuses on your eyes and overall wellness</li> <li>• Every calendar year</li> </ul>	\$10

<b>Extra Savings</b>	<b>Glasses and Sunglasses</b> <ul style="list-style-type: none"> <li>• 20% savings on complete pair of prescription glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months from your last WellVision Exam.</li> </ul>
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