



*EVT and Vision Service Plan (VSP),  
the largest vision provider in the nation,  
offer the nation's premier,  
comprehensive stand alone vision plan.*

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### PLAN HIGHLIGHTS

Employers Vision Trust is underwritten by Vision Service Plan (VSP). Founded in 1955, VSP is the largest provider of vision care in the nation.

VSP has 23,000 Member Doctor locations to choose from nationally and covers over 36 million employers and their dependents.

Professional vision care protects one of the greatest of the five senses and helps detect problems in their early stages when they are still treatable.

VSP provides discounted Laser Surgery procedures available through TLC laser treatment centers.

Member Doctors agree to accept a rigid set of standards, use only quality materials and provided the best possible service for the patient.

Member Doctors agree to accept VSP fees as **100% payment** for covered services. Employees pay only a **single** co-payment for all services.

Ninety (90%) of the patients receive full service from Member Doctors. However, the Plan allows freedom of choice. You may secure the services of any licensed optometrist, ophthalmologist, or any dispensing optician.

Locate Member Doctors in your area in the Employers Vision Trust section at [www.mag-eb.com](http://www.mag-eb.com) or [vsp.com](http://vsp.com).

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## IN NETWORK SERVICES

VSP Member Doctors – will validate your claim the day of your appointment. We utilize a paperless claim service, there are no claim forms required.

Non Member Doctors – must be paid directly by the VSP Member. Members may then submit the receipt to VSP for reimbursement in accordance with the Non Member Doctor schedule.

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### **VSP'S LASER VISIONCARE PROGRAM IS UNIQUE BECAUSE IT PROVIDES:**

- Peace of mind knowing that VSP only contracts with doctors and laser centers that meet stringent quality standards.
- Assurance that your trusted VSP doctor will manage your laser vision correction care and your future eyecare needs.
- A comprehensive education program designed to help you make a knowledgeable choice.
- Substantial savings on laser vision correction surgery through VSP-approved centers.

## DISCOUNTED LASER VISION CORRECTION SURGERY

As a EVT Member, the opportunity to have Laser Vision Correction Surgery has arrived for many who are farsighted, nearsighted, or who have an Astigmatism. Insureds and eligible dependents will have access to VSP's Laser Vision Care Program.

EVT Members can now, through VSP Member Doctors and approved VSP Laser Eye Centers, receive the procedure at a discounted fee, which could add up to hundreds of dollars in savings. Discounts vary by location, but will average 15 percent off the laser center's usual and customary price. Additionally, if the laser center is offering a temporary price reduction, VSP members will receive 5 percent off the advertised price if it is less than the usual discounted price.

To find out more information or to locate VSP Member Doctors and Eye Surgical Centers go to the Employers Vision Trust section at [www.mag-eb.com](http://www.mag-eb.com) and follow the links for "Laser Vision Care" Doctor and "VSP Member Doctor" from there.

**HOW TO LOCATE A IN NETWORK PROVIDER:**

Simply go to [www.mag-eb.com](http://www.mag-eb.com) and follow the EVT link. From there click on “Locate a VSP Member Doctor” or “Locate a Discounted Laser Vision Care Doctor”.

**OUT OF NETWORK**

Reimbursement for services may be secured from any Licensed Optometrist, including BJ’s Walmart and Costco, Ophthalmologist and/or Dispensing Optician in accordance with, and limited to, the following schedule:

**Professional Fees**

Visual Examination ..... \$45

**Materials**

Single Vision Lens, up to ..... \$45 pair  
Bifocal Lens, up to ..... \$65 pair  
Trifocal Lens, up to ..... \$85 pair  
Lenticular Lens, up to ..... \$125 pair  
Frames, up to ..... \$47 pair

**Contact Lenses**

\*Deemed Necessary, up to... \$210 pair  
\*Elective Selection, up to .... \$120 pair

*\*Contact lenses are in lieu of all other lenses and frame services.  
In addition, up to \$45 for the standard eye examination is allowed.*

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## LIMITATIONS

Employers Vision Trust is designed to cover visual needs rather than cosmetic materials. When a covered person selects any of the following extras, the plan will pay the basic cost of the allowed lenses, and the covered person will pay the additional laboratory cost for the extras up to date listing 2004.

### Extra Cost

1. Blended lenses
2. Contact lenses (except as noted elsewhere herein)
3. Oversize lenses
4. Photochromic lenses; tinted lenses except pink #1 and pink #2
5. Progressive multifocal lenses
6. The coating of the lens or lenses
7. The laminating of a lens or lenses
8. A frame that costs more than the Plan allowance
9. Certain limitations on low vision care
10. Cosmetic lenses
11. Optional cosmetic processes
12. UV protected lenses

### Not Covered

VSP may, at its discretion, waive any of the Plan limitations if, in the opinion of our optometric consultants, this is necessary for the visual welfare of the covered person.

VSP provides no benefit for professional services or materials connected with:

1. Orthoptics or vision training and any associated supplemental testing; plano lenses; or two pair of glasses in lieu of bifocals.
2. Lenses and frames furnished under this plan which are lost or broken will not be replaced except at the normal intervals when services are otherwise available.
3. Medical or surgical treatment of the eyes.
4. Any eye examination, or any corrective eye wear, required by an employer as a condition of employment.
5. Corrective vision treatment of an experimental nature (other than approved by VSP).