

IBM VISION OPTIONS

Your vision options include

- **IBM Vision Plan:** Provides benefits for eye exams and eyewear both in and out of the VSP network, in addition to the same discounts offered by the VSP Vision Card
- **VSP Vision Card:** A free vision discount card that lets you save money on eye exams, eyewear and other vision care services from VSP network providers

If you have questions about available discounts or benefits, or to locate a provider in the VSP network, contact VSP directly at 1-888-877-4426 or log on to www.vsp.com/ibm.

	IBM Vision Plan		VSP Vision Card
	<i>In-Network</i>	<i>Out-of-Network</i>	
Benefits Available	Annual eye exam; one pair of glasses or contact lenses; 20% discount on additional pairs of glasses not covered by the plan	Annual eye exam; one pair of glasses or contact lenses up to dollar limits below	Discounts on eyewear and associated vision services, available from providers in the VSP network
Annual Eye Exam	Plan pays full eligible charge	Up to \$35	20% discount on VSP provider's fee
Lenses	Plan pays full eligible charge; certain lens options not included	<ul style="list-style-type: none"> • Single vision: up to \$25 • Bifocal: up to \$40 • Trifocal: up to \$55 • Lenticular: up to \$80 	20% discount off the retail price on complete pairs of prescription glasses, including a variety of lens options
Frames	Plan pays up to \$120 for certain frames; you may pay a portion for others	Up to \$35	
Contact Lenses	<ul style="list-style-type: none"> • Elective: up to \$120 • Medically Necessary: no charge with prior approval 	<ul style="list-style-type: none"> • Elective: up to \$105 • Medically Necessary: up to \$165 	15% discount on VSP provider's fee for contact lens exam (fitting and evaluation services). Discounts are not available for contact lenses.
Laser Vision Correction Surgery	No benefit coverage but savings may be available for LASIK or PRK surgery; contact VSP for details	Not applicable	On average, 15% discount available
Eligible Providers	Contact VSP or visit www.vsp.com/ibm for a list of providers in your area	See any provider	Contact VSP or visit www.vsp.com/ibm for a list of providers in your area
Filing Claims	Providers file claims on your behalf	You pay for services when received, then submit the bill to VSP for reimbursement	No claims to file; discounts are provided at time of purchase or service