Your Vision Benefits Summary

Get the best in eyecare and eyewear with Missouri Western State University 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 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 more¹. Visit vsp.com to find a VSP provider who carries these brands.

Plan Information

VSP Coverage Effective Date: 01/01/2015
VSP Provider Network: VSP Signature

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Description</th>
<th>Copay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your Coverage with a VSP Provider</td>
<td></td>
<td></td>
</tr>
<tr>
<td>WellVision Exam</td>
<td>• Focuses on your eyes and overall wellness</td>
<td>$20</td>
</tr>
<tr>
<td></td>
<td>• Every calendar year</td>
<td></td>
</tr>
<tr>
<td>Extra Savings</td>
<td>Laser Vision Correction</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities</td>
<td></td>
</tr>
</tbody>
</table>

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 $45

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.

¹Brands/Promotion subject to change.

©2014 Vision Service Plan. All rights reserved.

VSP, VSP Vision Care for Life, and WellVision Exam are registered trademarks of Vision Service Plan. Flexon is a registered trademark of Marchon Eyewear, Inc. All other brands are trademarks or registered trademarks of their respective owners.