



l k<sup>®</sup>

into VSP!

More Than a Vision Insurance Plan—an Overall Eye Care Plan



# Morgan White Group



Morgan White Group has been providing innovative employee benefits and administrative services to employers, associations and individuals for 22 years.

We are pleased to team-up with VSP® to offer your employees the very best in eyecare.

## Our innovative solutions can save you time and money with:

- Cost-efficient and flexible benefits
- Consolidated and online billing
- Hassle-free online enrollments and administration including member education materials
- Extensive customer service and support

## Smarter Vision Care

When you offer your employees vision insurance through VSP and MWG, they'll enjoy the best value on their eyecare. As the only national not-for-profit vision company we reinvest in the things your employees value most.

## You'll like what you see when you look at VSP.

### Value

**For you:** VSP doctors are often the first to detect of signs of chronic conditions such as diabetes, high cholesterol, and hypertension during a routine eye exam. This early detection leads to cost savings for your company through improved productivity and reduced medical expenses. In fact, you'll see a \$1.45 return on every dollar you spend on VSP WellVision Exams.<sup>1</sup>

**For your employees:** As VSP members, your employees will enjoy exclusive savings and promotions on eyecare, including laser vision correction services. The average savings are 15% off the regular price or 5% off the promotional price. Discounts are only available from contracted facilities. As an added bonus, your employees or any of their family members can enjoy savings of up to \$1,200 per hearing aid compared to retail pricing on state-of-the-art digital hearing aids through TruHearing®.<sup>2</sup>

### Choice

With more than 30,000 network doctors, your employees are sure to find a VSP doctor close to them. And with the largest choice in frames, they'll find the pair that's right for them and their budget.

### Care

**For you:** MWG and VSP provide you with everything you need for easy administration, from enrollment materials to consolidated online billing.

**For your employees:** VSP and MWG guarantee member satisfaction. We provide every client with exceptional member service through VSP's award-winning Member Services department. For the 12th consecutive year, VSP has won the "World Class Call Center" award from Service Quality Measurement (SQM).<sup>3</sup>

## MEMBER PROMISE

Our guaranteed member satisfaction program is like no other. If at any time a member isn't completely satisfied with their eyecare services or eyewear, we'll make it right.

1. Human Capital Management Services, Inc. (HCMS) on behalf of VSP, 2013 2. TruHearing savings compared to national average retail prices on state-of-the-art digital hearing aids. 3. Service Quality Management, Inc. 2013



## Your Vision Benefits Summary

Get the best in eyecare and eyewear with MWG 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 doctor, a participating retail chain, 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.

### 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 Provider Network:** VSP Choice

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>		\$20
<b>Frame</b>	<ul style="list-style-type: none"> <li>• \$150 allowance for a wide selection of frames</li> <li>• \$170 allowance for featured frame brands</li> <li>• 20% savings on the amount over your allowance</li> <li>• Every other calendar year</li> </ul>	Included in Prescription Glasses
<b>Lenses</b>	<ul style="list-style-type: none"> <li>• Single vision, lined bifocal, and lined trifocal lenses</li> <li>• Polycarbonate lenses for dependent children</li> <li>• Every calendar year</li> </ul>	Included in Prescription Glasses
<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>• \$150 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
<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>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>	
<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	
<p><b>Coverage with a participating retail chain may be different. Once your benefit is effective, visit <a href="http://vsp.com">vsp.com</a> for details.</b></p> <p><small>Based on applicable laws, benefits may vary by location.</small></p>		

Visit [vsp.com](http://vsp.com) or call **800.877.7195** for more details on your vision coverage and exclusive savings and promotions for VSP members.

¹Brands/Promotion subject to change.  
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