

DEPARTMENT OF HUMAN RESOURCES**BENEFITS DIVISION**

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SACRAMENTO, CA 95811-7258



September 2012

Dear State of California Employee:

Great news! As an active employee of the State of California, the State and VSP will now offer you a choice of two vision plans—you can choose the plan that's right for you. As is today, the VSP Basic Plan will be provided at no cost to you, with no changes to the plan. Or, if you choose, you can upgrade to the new Premier Plan for a small monthly cost. With the VSP Premier Plan, you'll have higher allowances for frames and contacts, fully covered progressive lenses and more discounts.

When can I enroll?

The enrollment period is September 10 through October 5, 2012. If you enroll, your election is effective January 1, 2013 through December 31, 2013 (12 months). After the 12 months are completed, you will automatically be re-enrolled during the next open enrollment period. If you don't enroll by October 5, 2012, your next opportunity to enroll will be during fall 2013 with a January 2014 effective date.

How can I enroll for the Basic Plan?

You will automatically be enrolled in the Basic Plan.

How can I upgrade to the Premier Plan?

You have three convenient options:

1. Visit VSP at vsp.com/go/stateofcapremier and complete the online enrollment form; or,
2. Complete and mail the enclosed VSP Enrollment Form; or,
3. Call VSP at 800.877.7195 and speak to a member services representative.

Can I choose both the Basic and Premier Plan?

If you choose to upgrade to the Premier Plan, any dependents you wish to cover will also be upgraded to the Premier coverage. You can't choose to enroll in both the Basic and Premier coverage at the same time.

How do I pay for the vision benefit?

The State will pay for your Basic Plan. If you choose the Premier Plan, the additional cost will be deducted directly from your State paycheck. See the third page of this booklet for the monthly cost of the benefit.

After I enroll, how do I use my vision benefit?

Using your vision benefit is easy:

1. Find a VSP network doctor at vsp.com or call VSP Member Services at 800.877.7195.
2. Make an appointment and tell the doctor you are a VSP member.
3. Your doctor will handle the rest!

For more information about VSP, please refer to the enclosed materials or visit vsp.com. If you have questions regarding this information you may call VSP at 800.877.7195.

A handwritten signature in black ink, appearing to read "Greg Beatty".

Greg Beatty, Chief
Benefits Division

Enclosure

Your VSP Vision Benefits Summary – Basic Plan

VSP Basic Plan - The State of California contributes 100% of the Basic Plan cost

VSP Doctor Network: VSP Select

Visit vsp.com for more details on your vision benefit.

Benefit	Description	Copay	Frequency
Your Coverage with a VSP Doctor			
WellVision Exam[®]	Focuses on your eyes and overall wellness	\$10	Every calendar year
Prescription Glasses			
Frame	• \$75 allowance for a wide selection of frames	\$25	Every calendar year
Lenses	• Single vision, lined bifocal, and lined trifocal lenses		
Covered Lens Options	• Tints/photochromic lenses - Transitions	\$0	Every calendar year
Contacts (instead of glasses)	• \$110 allowance for eye exam, contacts and contact lens exam (fitting and evaluation) • 15% off contact lens exam (fitting and evaluation)		Every calendar year
Extra Savings and Discounts	Laser Vision Correction • Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities.		
Employee Monthly Contribution	\$ 0.00 Employee Only \$ 0.00 Employee + One \$ 0.00 Employee + Family		
Your Coverage with Other Providers			
Visit vsp.com for details, if you plan to see a provider other than a VSP doctor.			
Exam..... up to \$35	Single Vision Lenses..... up to \$25	Lined Trifocal Lenses..... up to \$50	Tints..... up to \$5
Frame..... up to \$40	Lined Bifocal Lenses..... up to \$50	Progressive..... up to \$50	Contacts..... up to \$110
VSP guarantees service from VSP doctors 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.			

Your VSP Vision Benefits Summary – Premier Plan

VSP Premier Plan – The State of California contributes a portion of the Premier Plan cost**

VSP Doctor Network: VSP Choice

Visit vsp.com for more details on your vision benefit.

Benefit	Description	Copay	Frequency
Your Coverage with VSP Doctors or Costco*			
WellVision Exam®	Focuses on your eyes and overall wellness	\$10	Every calendar year
Prescription Glasses			
Frame	<ul style="list-style-type: none"> • \$200 allowance for a wide selection of frames • 20% off amount over your allowance • \$110 allowance for Costco 	\$25	Every calendar year
Lenses	<ul style="list-style-type: none"> • Single vision, lined bifocal, and lined trifocal lenses 		Every calendar year
Covered Lens Options	<ul style="list-style-type: none"> • Tints/photochromic lenses - Transitions 	\$0	Every calendar year
	<ul style="list-style-type: none"> • Polycarbonate Lenses 	\$0	
	<ul style="list-style-type: none"> • Progressive lenses 	\$0	
	<ul style="list-style-type: none"> • Average 20%–25% off other lens options 		
Contacts (instead of glasses)	<ul style="list-style-type: none"> • \$200 allowance for contacts and contact lens exam (fitting and evaluation) • 15% off contact lens exam (fitting and evaluation) 		Every calendar year
Extra Savings and Discounts	Glasses and Sunglasses		
	<ul style="list-style-type: none"> • 20% off additional glasses and sunglasses, including lens options, from any VSP doctor within 12 months of your last WellVision Exam. 		
Employee Monthly Contribution	Laser Vision Correction		
	<ul style="list-style-type: none"> • Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities. 		
Employee Monthly Contribution	\$ 6.56..... Employee Only		
	\$ 13.12..... Employee + One		
	\$ 21.12..... Employee + Family		

Your Coverage with Other Providers

Visit vsp.com for details, if you plan to see a provider other than a VSP doctor.

Exam..... up to \$45	Single Vision Lenses..... up to \$30	Lined Trifocal Lenses..... up to \$65	Tints..... up to \$5
Frame..... up to \$70	Lined Bifocal Lenses..... up to \$50	Progressive Lenses..... up to \$50	Contacts..... up to \$105

*Coverage with Costco may be different. Coverage with Costco available only with VSP Premier Plan. Once your benefit is effective, visit vsp.com for details

**The Employee Monthly Contribution reflects your contribution to the Premier Plan cost. The State contributes the equivalent of the Basic Plan cost to cover the remainder of the Premier Plan cost.

VSP guarantees coverage from VSP doctors 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.



Keep your eyes healthy with the State of California and VSP® Vision Care.

Why enroll in VSP Premier Coverage? Your eyes deserve the best care to keep them healthy year after year. Plus with VSP Premier Coverage, you'll get a great value on your eyecare and eyewear.

You'll like what you see with VSP.

- **Personalized Care.** You'll get quality care that focuses on your eyes and overall wellness with VSP. Plus, your satisfaction is guaranteed when you see a VSP doctor.
- **Great Eyewear.** Choose the eyewear that's right for you and your budget.
- **Choice of Providers.** With open access to see any eyecare provider, you can see the one who's right for you. Choose a VSP doctor or any other provider.

Save with VSP coverage*:	Without VSP	With VSP Basic	With VSP Premier
Eye Exam	\$144	\$10 Copay	\$10 Copay
Material Copay	\$0	\$25 Copay	\$25 Copay
Frame	\$200 Retail Frame	\$125	\$0
Bifocal Lenses	\$142	\$0	\$0
Progressive Lenses	\$140	\$140	\$0
Transitions® Lenses	\$99	\$0	\$0
Member Only Annual Contribution	N/A	\$0	\$79
Total	\$725	\$300	\$114

*Comparison based on national averages for comprehensive eye exams and most commonly purchased brands

Average Annual Savings
\$425
with VSP Basic

Average Annual Savings
\$611
with VSP Premier

Enrolling in the VSP Premier Plan is easy.

Choose one of these convenient options:

- **Online:** Visit VSP at vsp.com/go/stateofcapremier and complete the online enrollment form.
- **Mail:** Complete and mail the enclosed VSP Enrollment Form in the postage-paid return envelope.
- **Phone:** Call VSP at **800.877.7195** and speak with a member services representative, Pacific Time, Monday - Friday, 5:00 a.m. - 8:00 p.m. Saturday, 6:00 a.m. - 5:00 p.m.

Choice in Eyewear

From classic styles to the latest designer frames, you'll find hundreds of options for you and your family. Choose from great brands, like bebe®, Calvin Klein, Disney, FENDI, Nike, and Tommy Bahama®.

Enroll in VSP today.
You'll be glad you did.
vsp.com/go/stateofcapremier
800.877.7195