

Eyecare *About You*

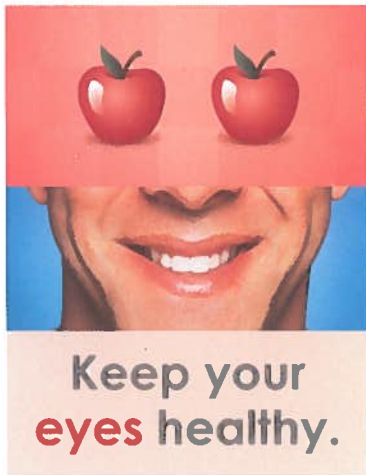


Your eyecare benefit is brought to you by REDWOOD EMPIRE MUNICIPAL INSUR and VSP.

With VSP doctors, you'll enjoy quality, personalized care. Your VSP doctor will really get to know you and your eyes, helping you keep them healthy year after year.

Everything eyecare. Visit vsp.com today and see.

Besides helping you see better, routine eye exams can detect symptoms of serious conditions such as glaucoma, cataracts and diabetes. Even tumors. And eye exams for children spot problems that can hinder learning and development.



Close to you. Big selection.

VSP network doctors are in medical offices and shopping centers — close to your home and work. And, they have a large frame and contact lens selection, whether you prefer classic styles or the latest fashions. Plus, most offer evening and weekend hours and accept drop-ins. New patients are always welcome!

Effortless benefits.

1. Choose a VSP doctor at vsp.com or call **800-877-7195**.
2. Make an appointment and tell the doctor you are a VSP member.
3. That's it! No ID cards or filling out claim forms.

Satisfaction. Guaranteed.

It's true: Your satisfaction is guaranteed. You'll always receive first-class customer service at VSP. And, if you're not completely satisfied with your service or eyewear, just let us know and we'll make it right.

"Highest in Member Satisfaction Among National Vision Plans, Three Years in a Row"



VSP received the highest numerical score in the 2004 National Vision Plan Member Satisfaction Study and J.D. Power and Associates 2005-2006 National Vision Plan Member Satisfaction Studies™. 2006 study based on 2,011 total responses measuring 8 companies and measures opinions of vision plan members. Study results are based on experiences and perceptions of consumers surveyed in August-September 2006. 2004 study conducted for VSP by J.D. Power and Associates. Your experiences may vary. Visit jdpower.com.

Your Coverage from a VSP Doctor

Exam covered in full..... every 12 months

Prescription Glasses

Lenses covered in full..... every 12 months

- Single vision, lined bifocal and lined trifocal lenses.
- Polycarbonate lenses for dependent children.

Frame..... every 24 months

- Frame of your choice covered up to \$120.
- Plus 20% off any out-of-pocket costs.

-OR-

Contact Lens Care..... every 12 months

When you choose contacts instead of glasses, your \$120.00 allowance applies to the cost of your contacts and the contact lens exam (fitting and evaluation). This exam is in addition to your vision exam to ensure proper fit of contacts. If you choose contact lenses you will be eligible for a frame 12 months from the date the contact lenses were obtained.

Current soft contact lens wearers may qualify for a special contact lens program that includes a contact lens evaluation and initial supply of replacement lenses. Learn more from your doctor or vsp.com.

Extra Discounts and Savings

Laser Vision Correction Discounts

Prescription Glasses

- Up to 20% savings on lens extras such as scratch resistant and anti-reflective coatings and progressives
- 20% off additional prescription glasses and sunglasses*

Contacts*

- 15% off cost of contact lens exam (fitting and evaluation)

*Available from the same VSP doctor who provided your eye exam within the last 12 months

Your Copays

No copay applies

Dollar for dollar you get the best value from your VSP benefit when you visit a VSP network doctor. If you decide not to see a VSP doctor, copays still apply. You'll also receive a lesser benefit and typically pay more out-of-pocket. You are required to pay the provider in full at the time of your appointment and submit a claim within 6 months to VSP for partial reimbursement. If you decide to see a non-VSP provider, call us first at 800-877-7195.

Out-of-Network Reimbursement Amounts:

Exam.....	\$45.00
Lenses:	
Single Vision.....	\$45.00
Lined Bifocal.....	\$65.00
Lined Trifocal.....	\$85.00
Frame.....	\$47.00
Contacts.....	\$105.00

VSP guarantees service from VSP network doctors only.

In the event of a conflict between this information and your organization's contract with VSP, the terms of the contract will prevail.