

Set your sights on healthy eyes

Vision coverage that gives you choice of provider options for exams and eyewear

Everyone likes choices. And there's no exception when it comes to choosing your eye doctor and eyewear. Managed care vision insurance through Principal® and vision expert VSP® Vision Care puts you in the driver's seat.

Whether you're looking to visit an eye doctor, enjoy the convenience of a retail store or you're going out of network, we've got you covered. Through an established network of providers, you'll receive the highest level of care and the lowest out-of-pocket costs.¹

VSP doctors

Full-service locations with satisfaction guaranteed, offering a WellVision Exam® that can detect signs of eye and overall health conditions, such as diabetes. Plus, a wide selection of eyewear and 24-hour access to emergency care.

- Early morning, evening and weekend appointments offered by 92% of providers
- Special savings on preferred frame brands, contact lens services and sunglasses
- Integrated medical management with VSP's Eye Health Management Program®
- Extra \$20 to spend on featured frame brands, like bebe®, ck Calvin Klein®, Flexon®, Lacoste®, Michael Kors®, Nike®, Nine West® and more
- 20% off any amount over the allowance for frames

Retail chains

2,300 regional retail chain locations in the network plus Participating Retail Chain Providers* that offer an additional 1,700 optical stores.

- Same benefits you'd receive if you visited a VSP doctor
- No required forms – you pay only copays, costs over coverage amounts and/or for non-covered options
- Providers report Eye Health Management Program data to VSP
- Retail partners include Costco® Optical, Visionworks®, Wisconsin Vision, Heartland Vision, RxOptical®, Cohen's Fashion Optical®, Shopko® Eyecare Center and Pearle Vision.

Out-of-network

Coverage includes a reimbursement schedule for services obtained from out-of-network providers – including national or local chains.

- All providers can contact VSP directly to check eligibility and submit claims on your behalf. If an out-of-network provider doesn't submit your claim, visit **VSP.com** or call **800.877.7195**.
- VSP has a national arrangement with Walmart®, making it simple for you to use your Principal benefits at Walmart and Sam's Club® locations, and have providers submit claims on your behalf.

* Participating Retail Chain Providers are covered retail chains and have not entered into a legal partnership with any company of Principal.

How to access your vision benefits

It's as easy as 1-2-3 to look up your benefits, locate providers near you and use your benefits.

1 Access your benefits

- Visit **VSP.com** and click on "Register for a VSP.com account."
- Follow the online Member Registration form using your member ID found on your vision ID card.

2 Search for providers

- Visit **VSP.com** or **principal.com/vsp**.
- Enter your ZIP code or address and click Search.

3 Use your benefits

- Schedule your appointment with your provider of choice.
- At your appointment, present your vision ID card and remind the provider to look up your benefits using the member ID on your card (not your Social Security number).

Prefer to access your vision ID card on your mobile device? It's simple.

1. Set up your username and password at **principal.com**.
2. Download Principal® Mobile from the App Store® or Google Play™.
3. Log in to the app using your Principal.com username and password.



Let's connect

Contact your employer or call the VSP member support line at **800.877.7195**.

¹ Based on your coverage options and national averages for comprehensive eye exams and most commonly purchased brands.



principal.com



Managed care vision insurance is issued by Principal Life Insurance Company, 711 High Street, Des Moines, IA 50392, and is administered by VSP. VSP is not a member of the Principal Financial Group.

This is an overview of the benefits vision insurance provides, but there are limitations and exclusions. For additional details, contact your employer.

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