



VSP Access Plan

Vision Care Discounts and Savings

You and your family can save on eye exams, glasses and sunglasses. If you have enrolled for medical, dental or vision insurance from Principal Life Insurance Company, you're eligible for a vision discount plan offered by VSP. The VSP Access program is available to you and your family at no extra cost.

The VSP Access benefit includes discounts on exams, glasses and sunglasses from doctors in VSP's national network. The VSP network is so extensive that 90% of Americans live within 10 miles of a VSP provider. (www.vsp.com, March 2006)

Services and discounts

You and your dependents receive these discounted services through a VSP provider:

SERVICE	DISCOUNT
Eye Exam	20% discount on the VSP doctor's fee
Prescription Glasses (Lenses & Frame) Discount	20% discount on complete pairs of glasses from any VSP doctor within 12 months of the last covered eye exam
Lens Options	20% savings on lens options such as progressive, scratch coatings and anti-reflective coatings
Non-Prescription Sunglasses	20% discount on complete pairs of non-prescription sunglasses from any VSP doctor within 12 months of the last covered eye exam
Contact Lens Exam	15% discount on contact lens exam, fittings and follow-up visits
Laser Vision Correction	Special discounts available through contracted LASIK and PRK surgery facilities

Detach and keep this card as a **reminder** of the VSP benefits available to you.

USING VSP IS AS EASY AS 1 - 2 - 3

You and your dependents can receive discounts on eye exams and eyewear through the VSP Access Plan.

- 1. Locate a VSP doctor.** Visit www.vsp.com or call 800-877-7195.
- 2. Make the appointment.** Tell the doctor you are a VSP member.
- 3. Your VSP doctor** will handle the rest.

How to use VSP

Accessing discounts from VSP providers is easy.

- **Locate a VSP doctor near you.** Find a VSP network doctor at www.vsp.com or call 800-877-7195.
- **Make the appointment.** To receive the VSP benefit, you and your dependents just identify yourselves as VSP members.
- **VSP will take it from there.** VSP and your VSP doctor will handle the rest. Fees are automatically reduced at the point of service.
- **Keep the card.** The attached wallet card outlines your VSP benefits and how to access them. While you don't need to present the card to the VSP provider to receive the discount, it's a great reminder of the VSP Access program and the benefit it provides.

Start saving today! Take advantage of this added benefit available to you and your family.



WE'LL GIVE YOU AN EDGESM

Principal Life Insurance Company, Des Moines, Iowa 50392-0002, www.principal.com

Principal Life Insurance Company has arranged with VSP to make its vision discount program available to employees with Principal Life's medical, dental and vision insurance. This discount plan is not vision insurance. This arrangement is subject to change or termination at any time. VSP is responsible for goods and services provided through this program.

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