Get the best in eyecare and eyewear with The Turner Corporation and VSP® Vision Care.

Why enroll in VSP? We invest in the things you value most—the best care at the lowest out-of-pocket costs. Because we’re the only national not-for-profit vision care company, you can trust that we’ll always put your wellness first.

You’ll like what you see with VSP.

- **Value and Savings.** You’ll enjoy more value and the lowest out-of-pocket costs.
- **High Quality Vision Care.** You’ll get the best care from a VSP provider, including a WellVision Exam®—the most comprehensive exam designed to detect eye and health conditions.
- **Choice of Providers.** The decision is yours to make—choose a VSP doctor, a participating retail chain, or any out-of-network provider.
- **Great Eyewear.** It’s easy to find the perfect frame at a price that fits your budget.

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.** To find a VSP provider, visit 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.

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 more. Visit vsp.com to find a VSP provider who carries these brands.

Enroll in VSP today. You’ll be glad you did. Contact us. 800.877.7195 vsp.com
Your VSP Vision Benefits Summary

The Turner Corporation and VSP provide you with a choice of affordable vision plans – choose the plan that’s right for you.

<table>
<thead>
<tr>
<th>Basic</th>
<th>VSP Provider Network: VSP Signature</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Your Coverage with a VSP Provider</td>
</tr>
<tr>
<td>Benefit</td>
<td>Description</td>
</tr>
<tr>
<td>WellVision Exam</td>
<td>• Focuses on your eyes and overall wellness</td>
</tr>
<tr>
<td>Prescription Glasses</td>
<td>• $120 allowance for a wide selection of frames</td>
</tr>
<tr>
<td></td>
<td>• $140 allowance for featured frame brands</td>
</tr>
<tr>
<td></td>
<td>• $70 allowance at Costco® Optical</td>
</tr>
<tr>
<td></td>
<td>• 20% savings on the amount over your allowance</td>
</tr>
<tr>
<td></td>
<td>• Every calendar year</td>
</tr>
<tr>
<td>Lenses</td>
<td>• Single vision, lined bifocal, and lined trifocal lenses</td>
</tr>
<tr>
<td></td>
<td>• Polycarbonate lenses for dependent children</td>
</tr>
<tr>
<td></td>
<td>• Every calendar year</td>
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<tr>
<td></td>
<td>• Average savings of 35-40% on other lens enhancements</td>
</tr>
<tr>
<td></td>
<td>• Every calendar year</td>
</tr>
<tr>
<td>Lens Enhancements</td>
<td>• Tints/Photochromic adaptive lenses</td>
</tr>
<tr>
<td></td>
<td>• Standard progressive lenses</td>
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<tr>
<td></td>
<td>• Premium progressive lenses</td>
</tr>
<tr>
<td></td>
<td>• Custom progressive lenses</td>
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<tr>
<td>Contacts (instead of glasses)</td>
<td>• $120 allowance for contacts and contact lens exam (fitting and evaluation)</td>
</tr>
<tr>
<td></td>
<td>• 15% savings on a contact lens exam (fitting and evaluation)</td>
</tr>
<tr>
<td></td>
<td>• Every calendar year</td>
</tr>
<tr>
<td>Diabetic Eyecare Plus Program</td>
<td>• Services related to diabetic eye disease, glaucoma and age-related macular degeneration (AMD). Retinal screening for eligible members with diabetes. Limitations and coordination with medical coverage may apply. Ask your VSP doctor for details.</td>
</tr>
<tr>
<td>Your Monthly Contribution</td>
<td>$11.99 Member only</td>
</tr>
<tr>
<td></td>
<td>$19.57 Member + child(ren)</td>
</tr>
</tbody>
</table>

Your Coverage with Out-of-Network Providers

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

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Description</th>
<th>Copay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exam up to $50</td>
<td>Lined Trifocal Lenses up to $100</td>
<td>$0</td>
</tr>
<tr>
<td>Frame up to $70</td>
<td>Progressive Lenses up to $75</td>
<td>$40</td>
</tr>
<tr>
<td>Single Vision Lenses up to $50</td>
<td>Contacts up to $250</td>
<td>$20</td>
</tr>
<tr>
<td>Lined Bifocal Lenses up to $75</td>
<td>Tints up to $5</td>
<td>$20</td>
</tr>
</tbody>
</table>

Extra Savings

- Extra $20 to spend on featured frame brands. Go to vsp.com/specialoffers for details.
- 30% savings on additional glasses and sunglasses, including lens enhancements, from the same VSP provider on the same day as your WellVision Exam. Or get 20% from any VSP provider within 12 months of your last WellVision Exam.
- After surgery, use your frame allowance (if eligible) for sunglasses from any VSP doctor

Laser Vision Correction

- Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities
- Visit vsp.com for details, if you plan to see a provider other than a VSP network provider.

VSP Coverage Effective Date: 01/01/2016

Coverage with a participating retail chain may be different. Once your benefit is effective, visit vsp.com for details. 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. Based on applicable laws, benefits may vary by location.

Brands/Promotion subject to change.

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