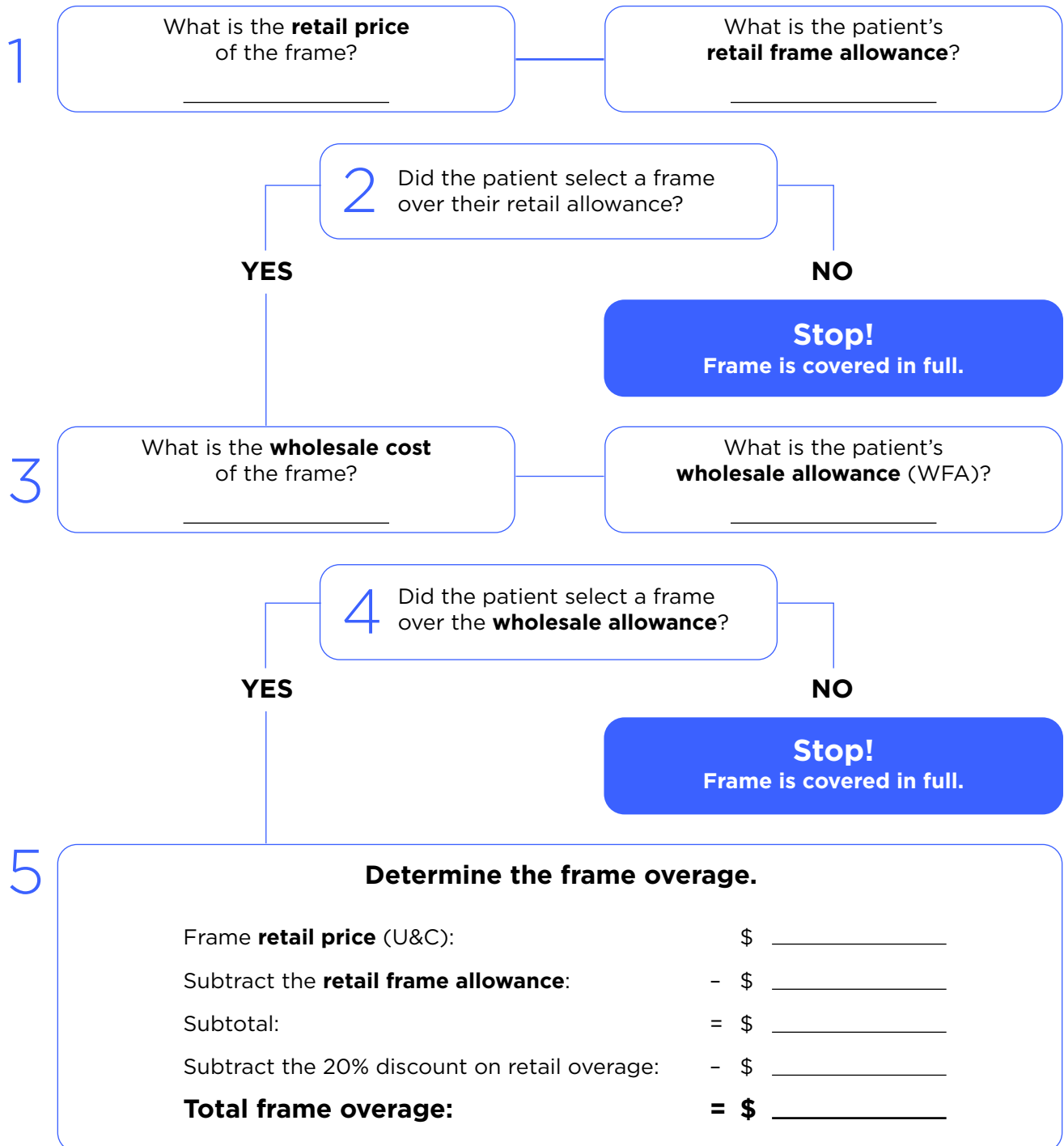


To assist you in calculating your VSP patients' frame costs, the following easy-to-use chart should help with the conversion. Fill in the blanks to determine if a frame is covered in full or if the patient will have out-of-pocket costs. Also, take a moment to review the examples on the back.

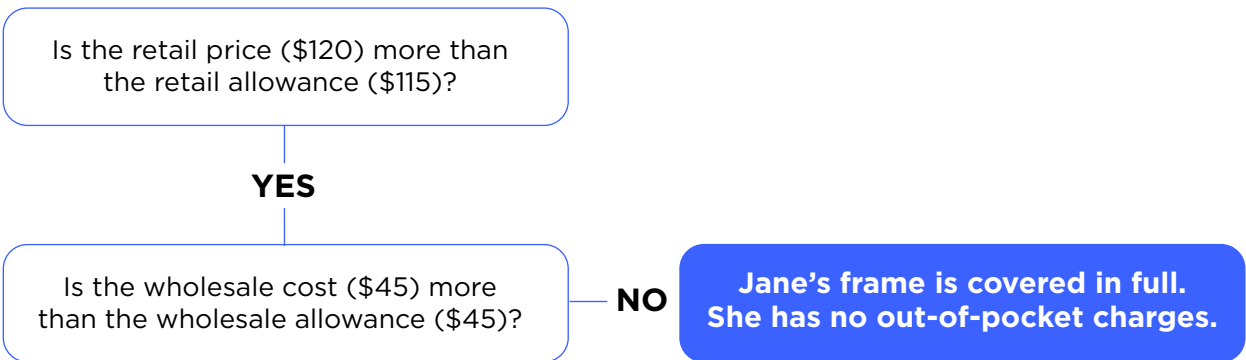


Frame Benefit Examples



The following examples show cases where a patient exceeds his/her retail allowance, and are designed to help further explain VSP's redesigned frame overage calculation. To find and confirm benefits and promotions, view the "Plan Details" and "Frame Allowance" sections of the Patient Record Report. The Patient Record Report shows if a VSP patient has the Enhanced Featured Frame benefit or is eligible for other frame promotions, such as the Extra \$20 or Extra \$40. Take a moment to review them and then try a few yourself using the Frame Calculator on the other side.

1 In obtaining an authorization, VSP communicates that Jane Doe has a \$115 retail allowance with a \$45 wholesale benefit. She selects a \$120 frame in your office which wholesales at \$45. Does Jane owe anything?



2 In obtaining the authorization, VSP communicates that John Doe has a \$115 retail allowance based on a \$45 wholesale benefit. He selects a \$150 frame in your office that wholesales for \$55. Does John owe anything?

