



CALIFORNIA DEPARTMENT OF HUMAN RESOURCES

Benefits and Training Division
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Governor Edmund G. Brown Jr.
Secretary, Government Operations Agency Marybel Batjer
Acting Director Richard Gillihan
Acting Chief Deputy Director Pam Manwiller

September 2014

Dear State Retiree/Annuitant:

As a State of California retiree/annuitant, you are eligible to enroll in the state Retiree Vision Program, which is being offered through Vision Service Plan (VSP). The Retiree Vision Program provides vision care coverage for you and your eligible dependents.

When can I enroll?

The enrollment period is September 15 through October 10, 2014. If you enroll, your election is effective January 1, 2015 through December 31, 2015 (minimum 12 months). If you don't enroll by October 10, 2014, your next opportunity to enroll will be during the 2015 open enrollment with a January 2016 effective date.

How can I enroll?

You have three convenient options:

1. Visit VSP at vsp.com/go/stateofca and complete the online enrollment form.
2. Complete and mail the enclosed VSP Enrollment Form.
3. Call VSP at **800.877.7195** and speak to a Member Services Representative.

How do I pay for the vision benefit?

The cost will be deducted directly from your state retirement warrant. If you do not have enough in your warrant to cover the cost, you will be billed directly by VSP. See the 3rd page of this booklet for the monthly cost of the benefit.

After I enroll, how do I use my vision benefit?

Using your vision benefit is easy:

1. Find a VSP network doctor at vsp.com or call VSP Member Services at **800.877.7195**.
2. Make an appointment and tell the doctor you are a VSP member.
3. Your doctor will handle the rest! No Member ID card is needed.

For more information about VSP, please refer to the enclosed materials or visit vsp.com. If you have questions regarding this information you may call VSP at **800.877.7195**.

Sincerely,

Darlene J. Schell, Chief
Benefits and Training Division

Keep your eyes healthy with the State of California and VSP® Vision Care.

Why enroll in VSP? Your eyes deserve the best care to keep them healthy year after year. Plus with VSP, you'll get a great value on your eyecare and eyewear.

You'll like what you see with VSP.

- **Personalized Care.** You'll get quality care that focuses on your eyes and overall wellness through a WellVision® Exam from a VSP doctor. Our doctors take the time to look for vision problems and signs of other health conditions too. Plus, with a VSP doctor, your satisfaction is guaranteed—if you're not 100% happy, we'll make it right.
- **Great Eyewear.** Choose the eyewear that's right for you and your budget.
- **Choice of Providers.** Choose to see an optometrist or an ophthalmologist on the VSP Advantage network, a retail chain affiliate, or another provider you already know and trust.

Save with VSP coverage:*	Without VSP Coverage	With PERS Supplement to Medicare Plan**	With CalHR Coverage through VSP
Eye Exam	\$154.00	\$88.20	\$10.00
Frame	\$75.00	\$30.00	\$25.00
Bifocal Lenses	\$148.00	\$48.40	
Photochromic Adaptive Lenses	\$109.00	\$87.20	\$0.00
Retiree-only Annual Premium	N/A	N/A	\$91.00
Total Out-of-Pocket Cost	\$486.00	\$253.80	\$126.00

*Comparison based on national averages for comprehensive eye exams and most commonly purchased brands, and may not reflect your actual experience.

**Plan provides a 20% discount off of the usual and customary fee, plus any applicable allowances; therefore, costs provided are estimates only, and may not reflect your actual experience.

Average Annual Savings \$232.20 with PERS Supplement Plan

Average Annual Savings **\$360.00** with VSP

Enrolling in VSP is easy.

Choose one of these convenient options:

- **Online:** Visit VSP at vsp.com/go/stateofca and complete the online enrollment form.
- **Mail:** Complete and mail the enclosed VSP enrollment form in the postage-paid return envelope.
- **Phone:** Call **800.877.7195** to speak with VSP Member Services. Representatives are available Monday through Friday, 5:00 a.m. to 8:00 p.m.; Saturday, 7:00 a.m. to 8:00 p.m.; and Sunday, 7:00 a.m. to 7:00 p.m. (Pacific Time).

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 doctor who carries these brands.

Enroll in VSP today. You'll be glad you did.

Contact us. vsp.com/go/stateofca | 800.877.7195

Your VSP Vision Benefits Summary

The State of California and VSP provide you with an affordable eyecare plan.

Open Enrollment: September 15 - October 10, 2014

Coverage Effective: January 1, 2015

Doctor Network: VSP Advantage

Please confirm your doctor participates in the VSP Advantage program

Visit vsp.com/go/stateofca for more details on your vision benefit and for exclusive savings and promotions for VSP members.

Benefit	Description	Copay	Frequency
Your Coverage with a VSP Provider or Affiliate Provider*			
WellVision Exam	<ul style="list-style-type: none"> Focuses on your eyes and overall wellness 	\$10	Every Calendar Year
Prescription Glasses			
Frame	<ul style="list-style-type: none"> \$75 allowance for a wide selection of frames \$95 allowance on featured frame brands \$40 allowance at Costco® 20% savings on the amount over your allowance 	\$25	Every Calendar Year
Lenses	<ul style="list-style-type: none"> Single vision, lined bifocal, and lined trifocal lenses Polycarbonate lenses for dependent children 		
Lens Enhancements	<ul style="list-style-type: none"> Tints/Photochromic Adaptive lenses Standard progressive lenses Premium progressive lenses Average 20-25% savings on other lens enhancements 	\$0 \$55 \$95-\$105	Every Calendar Year
Contacts (instead of glasses)	<ul style="list-style-type: none"> \$110 allowance for contacts and contact lens exam (fitting and evaluation) 15% savings on a contact lens exam (fitting and evaluation) 		Every Calendar Year
Extra Savings	<p>Glasses and Sunglasses</p> <ul style="list-style-type: none"> 20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last Wellvision Exam <p>Laser Vision Correction</p> <ul style="list-style-type: none"> Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities 		
Your Monthly Contribution	\$7.53 Member Only	\$14.62 Member + One Dependent	\$15.73 Member + Family

Your Coverage with Other Providers

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

Exam..... up to \$35	Single Vision Lenses..... up to \$25	Lined Trifocal Lenses..... up to \$50	Tints..... up to \$5
Frame..... up to \$40	Lined Bifocal Lenses..... up to \$50	Progressive Lenses..... up to \$50	Contacts..... up to \$110

*Coverage with a retail chain affiliate may be different. Once your benefit is active, visit vsp.com for details. VSP guarantees coverage from VSP providers only. 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.



Keep your eyes healthy and your vision clear with VSP. **Enroll today.**

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