

Get the best in eye care and eyewear with STILLWATER MINING COMPANY and VSP[®] Vision Care.

At 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. Plus, when you see a VSP provider, your satisfaction is guaranteed.
- Choice of Providers. The decision is yours to make—choose a VSP provider 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.

- Create an account at vsp.com. Once your plan is effective, review your benefit information.
- Find an eye care 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 bebe®, Calvin Klein, Cole Haan, Flexon®, Lacoste, Nike, Nine West, and more¹. Visit **vsp.com** to find a Premier Program location that carries these brands. Prefer to shop online? Check out all of the brands at **Eyeconic.com**, VSP's online eyewear store.

See why we're consumers' #1 choice in vision care².

Contact us. 800.877.7195 vsp.com



Your VSP Vision Benefits Summary

STILLWATER MINING COMPANY Salaried Employees and VSP provide you with an affordable eye care plan.

VSP Provider Network: VSP Signature

		VSP Provider	Network: VSP Signatu
Benefit	Description	Сорау	Frequency
	Your Coverage with a VSP Provider		
WellVision Exam	Focuses on your eyes and overall wellness	\$25 for exam and glasses	Every calendar year
Prescription Glasses			
Frame	 \$130 allowance for a wide selection of frames \$150 allowance for featured frame brands 20% savings on the amount over your allowance 	Combined with exam	Every other calendar yea
Lenses	Single vision, lined bifocal, and lined trifocal lenses	Combined with exam	Every calendar year
Lens Enhancements	 Progressive lenses Anti-reflective coating Tints/Photochromic adaptive lenses Polycarbonate lenses Scratch-resistant coating Polarized lenses Average savings of 35-40% on other lens enhancements 	\$0 \$0 \$0 \$0 \$0 \$0 \$0	Every calendar year
Contacts (instead of glasses)	\$130 allowance for contacts; copay does not applyContact lens exam (fitting and evaluation)	Up to \$60	Every calendar year
Primary Eyecare	 Treatment and diagnosis of eye conditions like pink eye, vision loss and monitoring of cataracts, glaucoma and diabetic retinopathy. Limitations and coordination with medical coverage may apply. Ask your VSP doctor for details. 	\$5	As needed
	 Glasses and Sunglasses Extra \$20 to spend on featured frame brands. Go to vsp.com/special 30% savings on additional glasses and sunglasses, including lens enl same day as your WellVision Exam. Or get 20% from any VSP provide 	hancements, from t	
Extra Savings	 Retinal Screening No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam 		
	 Laser Vision Correction Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities After surgery, use your frame allowance (if eligible) for sunglasses from any VSP doctor 		
	Your Coverage with Out-of-Network Providers		
isit vsp.com for details,	if you plan to see a provider other than a VSP network provider.		
xam rame			up to \$10

VSP guarantees coverage from VSP network 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.

Progressive Lenses up to \$95

Contact us. 800.877.7195 | vsp.com

.. up to \$55

¹Brands/Promotion subject to change.

Single Vision Lenses

²Blueocean Market Intelligence National Vision Plan Member Research, 2014

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