

Set your sights on healthy eyes

Vision coverage that gives you choice of provider options for exams and eyewear

Everyone likes choices – especially when it comes to choosing your eye doctor and eyewear. Managed care vision insurance through Principal® and vision expert VSP® Vision Care puts you in the driver's seat.

Whether you're looking to visit an eye doctor or want to enjoy the convenience of online shopping, we've got you covered. Through an established network of providers, you'll get access to the highest level of care and low out-of-pocket costs.¹

VSP

Full-service locations with satisfaction guaranteed, offering a WellVision Exam® that can detect signs of eye and overall health conditions, such as diabetes. Plus, a wide selection of eyewear and 24-hour access to emergency care.

- Early morning, evening and weekend appointments offered by 91% of providers
- Special savings on preferred frame brands, contact lens services and sunglasses
- Integrated medical management with VSP's Eye Health Management Program®
- Extra \$20 to spend on featured frame brands, like bebe®, ck Calvin Klein®, Flexon®, Lacoste®, Nike®, Nine West® and more
- 20% off any amount over the allowance for frames

Online shopping

With Eyeconic®, you get the convenience of shopping online plus the personal touch from a VSP® network doctor. Visit [eyeconic.com](https://www.eyeconic.com).

- Free shipping and returns
- Virtual try on tool
- Free frame adjustment or contact lens consultation
- All-inclusive pricing
- Average savings of \$220

Retail chains

5,100+ retail partner chain locations, plus 3,400+ independent chain locations nationwide.

- Same benefits you'd receive if you visited a VSP doctor²
- No required forms – you pay only copays, costs over coverage amounts and/or for non-covered options
- Providers report Eye Health Management Program data to VSP
- Retail partners include Walmart®, Sam's Club®, Costco® Optical, Visionworks®, Wisconsin Vision, Heartland Vision, RxOptical®, Cohen's Fashion Optical® and Pearle Vision.

Out-of-network

Coverage includes a reimbursement schedule for any out-of-network provider.

- Visit [VSP.com](https://www.vsp.com) or call **800-877-7195** to submit claims.

How to access your vision benefits

It's as easy as 1-2-3 to look up your benefits, locate providers near you and use your benefits.

1 Access your benefits

- Visit **VSP.com** and click on "Create an account."
- Follow the online Member Registration form using your member ID found on your vision ID card.

2 Search for providers

- Visit **VSP.com** or **principal.com/vsp**.
- Enter your ZIP code or address and click Search.

3 Use your benefits

- Schedule your appointment with your provider of choice.
- At your appointment, present your vision ID card and remind the provider to look up your benefits using the member ID on your card (not your Social Security number).

Prefer to access your vision ID card on your mobile device? It's simple.

1. Set up your username and password at **principal.com**.
2. Download Principal® Mobile from the App Store® or Google Play™.
3. Log in to the app using your principal.com username and password.



Let's connect

Contact your employer or call the VSP member support line at **800-877-7195**.

¹ Based on your coverage options and national averages for comprehensive eye exams and most commonly purchased brands.

² Frame allowances can vary at participating retailers.



[principal.com](https://www.principal.com)

Managed care vision insurance is issued by Principal Life Insurance Company, 711 High Street, Des Moines, IA 50392, and is administered by VSP. VSP is not a member of the Principal Financial Group.

This is an overview of the benefits vision insurance provides, but there are limitations and exclusions. For additional details, contact your employer.

VSP and WellVision Exam are registered trademarks of Vision Service Plan. Flexon is a registered trademark of Marchon Eyewear, Inc. All other company names and brands are trademarks or registered trademarks of their respective owners.

Principal, Principal and symbol design and Principal Financial Group are trademarks and service marks of Principal Financial Services, Inc., a member of the Principal Financial Group.