

# Make Eye Health a Priority with VSP!

Your health comes first with VSP and Mid-America Carpenters Regional Council Health Fund - Southern Region (Retirees). Take a look at your VSP vision care coverage.



VSP members save an annual average of

**\$489\***

## More Ways to Save

Extra **\$20** to spend on **Featured Frame Brands†**

bebe Calvin Klein COLE HAAN  
 DRAGON FLEXON LONGCHAMP PARIS

 and more

Up to **40%** savings on **lens enhancements‡**

See all brands and offers at [vsp.com/offers](https://vsp.com/offers).

Create an account today.  
 Questions?  
[vsp.com](https://vsp.com)  
**800.877.7195 (TTY: 711)**



Scan QR code or visit [vsp.com](https://vsp.com) to learn more.

## Routine eye exams have saved lives.

Did you know an eye exam is the only non-invasive way to view blood vessels in your body? Your VSP® network eye doctor can detect signs of over 270 health conditions during an eye exam.\*\*

## Savings you'll love.

See and look your best without breaking the bank. VSP members get exclusive savings on popular frame brands and contact lenses, and they get additional discounts on things like LASIK, and more.

## Carpenters Vision Center is available for employees at the corporate location.

An onsite vision clinic is conveniently located inside Carpenters Wellness Center-St. Louis to support a healthy work-life balance. Visit [vspsiteclinic.com/carpenters-stlouis](https://vspsiteclinic.com/carpenters-stlouis) or call **314.955.2182** for more information.



## The choice is yours!

With thousands of in-network locations to choose from, including private practice doctors and retail locations nationwide, getting the most out of your benefits is easy.



private  
practice  
doctors

Get more in network

Visionworks

EYEMART  
EXPRESS  
FAMILY OF STORES

eyeconic

<sup>†</sup>Frame brands and promotion subject to change. Only available to VSP members with applicable plan benefits. Only available at in-network locations. Members who participate in a Medicaid/state-funded plan are not eligible. <sup>‡</sup>Savings based on doctor's retail price and vary by plan and purchase selection; average savings determined after benefits are applied. Ask your VSP network doctor for more details. \*Based on state and national averages for eye exams and most commonly purchased brands. This represents the average savings for a VSP member with a full-service plan at an in-network provider. Your actual savings will depend on the eyewear you choose, the plan available to you, the eye doctor you visit, your copays, your premium, and whether it is deducted from your paycheck pre-tax. Source: VSP book-of-business paid claims data for Aug-Jan of each prior year. \*\*Full Picture of Eye Health, American Optometric Association, 2020. +Coverage with a retail chain may be different or not apply.

VSP guarantees member satisfaction 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. In the state of Washington, VSP Vision Care, Inc., is the legal name of the corporation through which VSP does business. TruHearing is not available directly from VSP in the states of California and Washington. VSP Premier Edge™ is not available for some members in the state of Texas.

To learn about your privacy rights and how your protected health information may be used, see the VSP Notice of Privacy Practices on [vsp.com](https://vsp.com). Visionworks, Eyeconic, and Eyemart Express family of stores are VSP-affiliated companies.

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# Your VSP Vision Benefits Summary

Prioritize your health and your budget with a VSP plan through Mid-America Carpenters Regional Council Health Fund - Southern Region (Retirees).

**Provider Network:**

VSP Choice

**Effective Date:**

01/01/2026



BENEFIT	DESCRIPTION	COPAY	FREQUENCY
<b>COVERAGE WITH A VSP DOCTOR</b>			
<b>WELLVISION EXAM®</b>	<ul style="list-style-type: none"> <li>Focuses on your eyes and overall wellness</li> <li><b>Annual eye exam with Carpenters Vision Center</b></li> <li>Annual eye exam with an in-network provider</li> </ul>	<p><b>\$0</b></p> <p>\$10</p>	Every calendar year
<b>RETINAL SCREENING</b>	<ul style="list-style-type: none"> <li>Images of the inside of the eye, used to screen for potential signs of eye disease</li> <li><b>Routine retinal screening with Carpenters Vision Center</b></li> <li>Routine retinal screening with an in-network provider</li> </ul>	<p><b>\$0</b></p> <p>Up to \$39</p>	Every calendar year
<b>ESSENTIAL MEDICAL EYE CARE</b>	<ul style="list-style-type: none"> <li>Retinal imaging for members with diabetes covered-in-full</li> <li>Additional exams and services beyond routine care to treat immediate issues from pink eye to sudden changes in vision or to monitor ongoing conditions such as dry eye, diabetic eye disease, glaucoma, and more.</li> <li>Coordination with your medical coverage may apply. Ask your VSP network doctor for details.</li> </ul>	\$20 per exam	Available as needed
<b>PRESCRIPTION GLASSES</b>		<b>\$0</b>	
<b>FRAME<sup>+</sup></b>	<ul style="list-style-type: none"> <li>\$220 Featured Frame Brands allowance</li> <li>\$200 frame allowance</li> <li>20% savings on the amount over your allowance</li> </ul>	Included in Prescription Glasses	Every other calendar year
<b>LENSES</b>	<ul style="list-style-type: none"> <li>Single vision, lined bifocal, and lined trifocal lenses</li> <li>Impact-resistant lenses for dependent children</li> </ul>	Included in Prescription Glasses	Every calendar year
<b>LENS ENHANCEMENTS<sup>+</sup></b>	<ul style="list-style-type: none"> <li>Standard progressive lenses</li> <li>Premium progressive lenses</li> <li>Custom progressive lenses</li> <li>Average savings of 30% on other lens enhancements</li> </ul>	<p>\$0</p> <p>\$95 - \$105</p> <p>\$150 - \$175</p>	Every calendar year
<b>CONTACTS (INSTEAD OF GLASSES)</b>	<ul style="list-style-type: none"> <li><b>\$150 allowance for contacts with Carpenters Center for Vision Offered by VSP</b></li> <li>\$150 allowance for contacts; copay does not apply</li> <li>Contact lens exam (fitting and evaluation)</li> </ul>	<p><b>\$0</b></p> <p>\$40</p>	Every calendar year
<b>ADDITIONAL SAVINGS</b>	<p><b>Glasses and Sunglasses</b></p> <ul style="list-style-type: none"> <li>Discover all current eyewear offers and savings at <a href="https://vsp.com/offers">vsp.com/offers</a>.</li> <li>20% savings on unlimited additional pairs of prescription or non-prescription glasses/sunglasses, including lens enhancements, from a VSP provider within 12 months of your last WellVision Exam.</li> </ul> <p><b>Laser Vision Correction</b></p> <ul style="list-style-type: none"> <li>Average of 15% off the regular price; discounts available at contracted facilities.</li> </ul> <p><b>Exclusive Member Extras</b></p> <ul style="list-style-type: none"> <li>Contact lens rebates, lens satisfaction guarantees, and more offers at <a href="https://vsp.com/offers">vsp.com/offers</a>.</li> <li>Save up to 60% on digital hearing aids with TruHearing. Visit <a href="https://vsp.com/offers/special-offers/hearing-aids">vsp.com/offers/special-offers/hearing-aids</a> for details.</li> <li>Everyday savings on health, wellness, and more with VSP Simple Values.</li> </ul>		

## GET MORE AT PREFERRED IN-NETWORK LOCATIONS

With so many in-network choices, VSP makes it easy to maximize your benefits. Choose from our large doctor network including private practice and retail locations. Plus, you can shop eyewear online at Eyeconic®. Log in to [vsp.com](https://vsp.com) to find an in-network doctor.