

Get the best in eyecare and eyewear with MUNICIPAL INSURANCE TRUST OF NORTH CAROLINA and VSP® Vision Care. Premier Plan.

Why enroll in 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.

- **Register at vsp.com.**
Once your plan is effective, review your benefit information.
- **Find an eyecare 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.

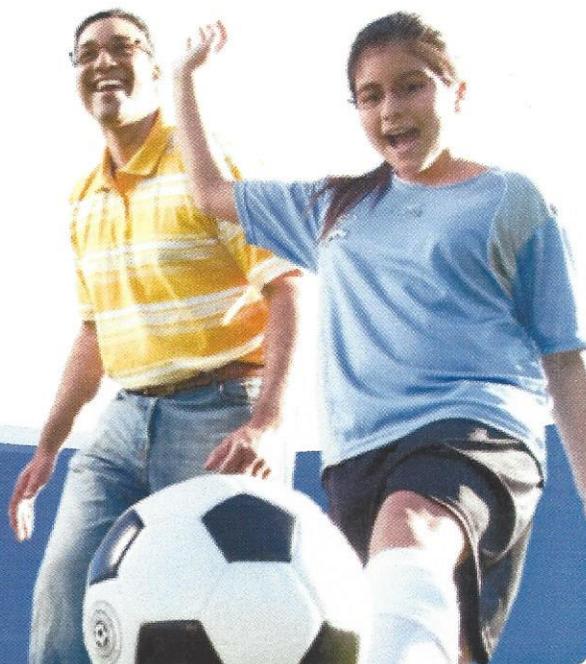
That's it! We'll handle the rest—there are no claim forms to complete when you see a VSP provider.

Choice in Eyewear

From classic styles to the latest designer frames, you'll find hundreds of options. Choose from featured frame brands like Anne Klein, bebe®, Calvin Klein, Flexon®, Lacoste, Nike, Nine West, and more! Visit vsp.com to find a VSP provider who carries these brands.

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

Contact us. 800.877.7195
vsp.com



Get the best in eyecare and eyewear with Municipal Insurance Trust of North Carolina Premier Plus and VSP® Vision Care.

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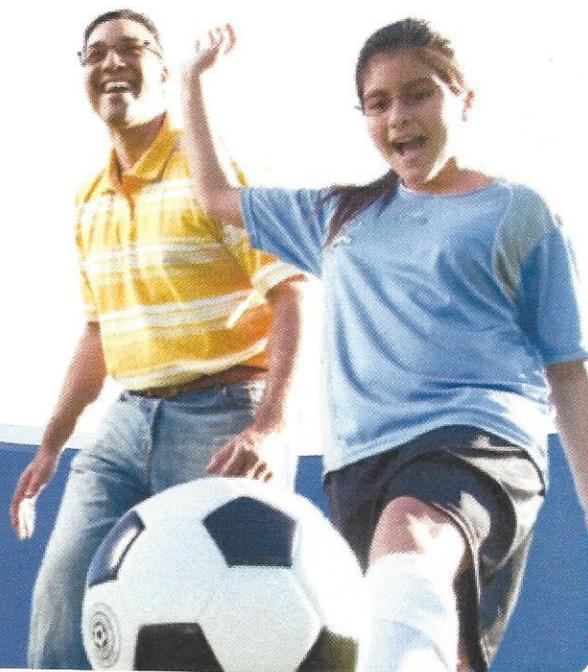
Save with VSP coverage:	Without VSP Coverage	With VSP Coverage
Eye Exam	\$154	\$10 Copay
Frame	\$130	\$25 Copay
Single Vision Lenses	\$86	
Photochromic Adaptive Lenses	\$103	\$62
Anti-reflective Coating	\$110	\$61
Member-only Annual Contribution	N/A	\$
Total	\$583	\$158

*Comparison based on national averages for comprehensive eye exams and most commonly purchased brands

NOTE: Dollar amounts in the savings chart are estimates and don't reflect additional discounts from current VSP offers and promotions.

Average Annual Savings
\$425
with a VSP Doctor

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vsp.com



Your VSP Vision Benefits Summary

MUNICIPAL INSURANCE TRUST OF NORTH CAROLINA and VSP provide you with an affordable eyecare plan.

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

VSP Provider Network: VSP Signature -Premier Plan

Benefit	Description	Copay	Frequency
Your Coverage with a VSP Provider			
WellVision Exam	<ul style="list-style-type: none"> Focuses on your eyes and overall wellness 	\$10	Every 12 months
Prescription Glasses			
		\$20	See frame and lenses
Frame	<ul style="list-style-type: none"> \$120 allowance for a wide selection of frames \$140 allowance for featured frame brands 20% savings on the amount over your allowance 	Included in Prescription Glasses	Every 12 months
Lenses	<ul style="list-style-type: none"> Single vision, lined bifocal, and lined trifocal lenses Polycarbonate lenses for dependent children 	Included in Prescription Glasses	Every 12 months
Lens Enhancements	<ul style="list-style-type: none"> Standard progressive lenses Premium progressive lenses Custom progressive lenses Average savings of 35-40% on other lens enhancements 	\$50 \$80 - \$90 \$120 - \$160	Every 12 months
Contacts (instead of glasses)	<ul style="list-style-type: none"> \$120 allowance for contacts and contact lens exam (fitting and evaluation) 15% savings on a contact lens exam (fitting and evaluation) 	\$0	Every 12 months
Diabetic Eyecare Program	<ul style="list-style-type: none"> Services related to type 1 diabetes. Limitations and coordination with medical coverage may apply. Ask your VSP doctor for details. 	\$20	As needed
Extra Savings	<p>Glasses and Sunglasses</p> <ul style="list-style-type: none"> Extra \$20 to spend on featured frame brands. Go to vsp.com/specialoffers for details. 30% savings on additional glasses and sunglasses, including lens enhancements, from the same VSP provider on the same day as your WellVision Exam. Or get 20% from any VSP provider within 12 months of your last WellVision Exam. <p>Retinal Screening</p> <ul style="list-style-type: none"> No more than a \$39 copay on routine retinal screening as an enhancement to a 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 After surgery, use your frame allowance (if eligible) for sunglasses from any VSP doctor 		
Your Coverage with Out-of-Network Providers			
Visit vsp.com for details, if you plan to see a provider other than a VSP network provider.			
Exam.....up to \$40	Single Vision Lenses.....up to \$46	Lined Trifocal Lenses.....up to \$84	Contacts.....up to \$105
Frame.....up to \$45	Lined Bifocal Lenses.....up to \$65	Progressive Lenses.....up to \$84	
<small>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.</small>			

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vsp.com

¹ Brands/Promotion subject to change.
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Member Out-of-Pocket Comparison
 VSP Signature Plan® Vision Plans
 Municipal Insurance Trust of NC

\$20
Additional Retail
Frame Allowance
 available to all VSP
 members who purchase
 a Marchon or
 Altair frame*

Exam Copay:	\$	VSP	10.00	\$	VSP	10.00	\$	VSP	10.00
Material Copay:		N/A		\$	20.00		\$	20.00	
Wholesale Frame Allowance:		N/A		\$	46.00		\$	61.00	
Retail Frame Allowance:		N/A		\$	120.00		\$	160.00	

	Average U&C (Retail) Cost in NC	Low VSP Exam Plus Plan	Premier VSP Signature Plan	Premier Plus VSP Signature Plan	
Example 1	Exam with Copay	\$ 172.96	\$ 10.00	\$ 10.00	\$ 10.00
	Frame - Metal (WFC \$49.95)	\$ 149.95	\$ 119.96	\$ 23.96	\$ -
	Single Vision Lens (material copay included)	\$ 83.89	\$ 67.11	\$ 20.00	\$ 20.00
	Polycarbonate Lens	\$ 55.00	\$ 44.00	\$ 23.00	\$ -
	Anti-Reflective Coating - Crizal easy UV	\$ 96.00	\$ 76.80	\$ 51.00	\$ -
	Backside UV Coating ¹	\$ 22.00	\$ 17.60	\$ 10.00	\$ 10.00
	Member Out-of-Pocket on Day of Service	\$ 579.80	\$ 335.47	\$ 137.96	\$ 40.00

Example 2	Exam with Copay	\$ 172.96	\$ 10.00	\$ 10.00	\$ 10.00
	Frame - Metal (WFC \$57.00)	\$ 175.00	\$ 140.00	\$ 44.00	\$ -
	Bifocal Lens (material copay included)	\$ 142.80	\$ 114.24	\$ 20.00	\$ 20.00
	Progressive Lens - Kodak Concise (add-on avg cost)	\$ 92.00	\$ 73.60	\$ 50.00	\$ -
	Photochromic Tint - Transitions®	\$ 109.00	\$ 87.20	\$ 76.00	\$ 76.00
	Member Out-of-Pocket on Day of Service	\$ 691.76	\$ 425.04	\$ 200.00	\$ 106.00

Example 3	Exam with Copay	\$ 172.96	\$ 10.00	\$ 10.00	\$ 10.00
	Frame - Plastic (WFC \$60.00)	\$ 199.95	\$ 159.96	\$ 63.96	\$ -
	Bifocal Lens (material copay included)	\$ 142.80	\$ 114.24	\$ 20.00	\$ 20.00
	Progressive Lens - Varilux Physio (add-on avg. cost)	\$ 153.00	\$ 122.40	\$ 90.00	\$ -
	Anti-Reflective Coating - Crizal Avancé UV	\$ 129.00	\$ 103.20	\$ 75.00	\$ -
	Backside UV Coating ¹	\$ 22.00	\$ 17.60	\$ 10.00	\$ 10.00
	Polycarbonate for Progressive Lens	\$ 63.00	\$ 50.40	\$ 30.00	\$ -
Member Out-of-Pocket on Day of Service	\$ 882.71	\$ 577.80	\$ 298.96	\$ 40.00	

Example 4	Exam with Copay	\$ 172.96	\$ 10.00	\$ 10.00	\$ 10.00
	Frame - Metal (WFC \$59.99)	\$ 199.95	\$ 159.96	\$ 63.96	\$ -
	Bifocal Lens (material copay included)	\$ 142.80	\$ 114.24	\$ 20.00	\$ 20.00
	Progressive Lens - Varilux Ellipse 360 (add-on avg. cost)	\$ 222.00	\$ 177.60	\$ 120.00	\$ -
	Anti-Reflective Coating - Crizal Alizé UV	\$ 110.00	\$ 88.00	\$ 61.00	\$ -
	Backside UV Coating ¹	\$ 22.00	\$ 17.60	\$ 10.00	\$ 10.00
	Photochromic Tint - Transitions®	\$ 109.00	\$ 87.20	\$ 76.00	\$ 76.00
	Member Out-of-Pocket on Day of Service	\$ 978.71	\$ 654.60	\$ 360.96	\$ 116.00

* \$20 Additional Retail Frame Allowance applies to all full-service VSP Plans effective 01/01/2014

¹ Backside UV is required on all Crizal Anti-reflective Coatings.

WFC - Wholesale Frame Cost

VSP Signature Plan is a registered trademark of Vision Service Plan.

Costs are estimated based on VSP doctor U&Cs. Retail costs will be higher.