



The Vision Plan is administered by VSP and includes eye exams, frames, lenses and contacts every 12 months.

You'll save money if you go to a network provider. Use your JCPenney associate discount along with your VSP benefits at JCPenney Optical to save even more.

What You Pay	In-Network	Out-of-Network	JCPenney Optical
<b>Eye exams</b>	\$20 co-pay	\$20 co-pay (\$45 allowance)	Amount over \$55
<b>Lenses</b>			Amount over \$200 for materials (lenses and frames or contacts) after a 20% discount <sup>1</sup>
Single vision	\$0	Amount over \$30	
Lined bifocal	\$0	Amount over \$50	
Lined trifocal	\$0	Amount over \$65	
Standard progressives	\$0	Amount over \$50	
Premium/custom progressives	\$50 co-pay	Amount over \$50	
<b>Lens enhancements</b>			
Scratch-resistant coating	\$0	Not covered	
Polycarbonate lens benefits—child	\$0	Not covered	
Polycarbonate lens benefits—adult	\$35 co-pay	Not covered	
Tints	\$15 co-pay	Not covered	
<b>Frames</b>	Amount over \$140; 20% off overage	Amount over \$70	
<b>Contacts (in lieu of glasses)</b>			
Contact lenses	Amount over \$100	Amount over \$85	
Contact lens fit & follow-up	\$0	Not covered	
<b>Laser surgery</b>	15% off retail price or 5% off promotional price	Not covered	N/A

<sup>1</sup> Associate discount is determined by type of payment provided at point-of-sale.