

MAKE A SMART CHOICE

FOR YOUR HEALTH, YOUR STYLE, YOUR TIME, YOUR WALLET!

You'll get more for your money when you use VSP vision benefits at JCPenney Optical.



MORE CARE. You'll get the best care from the doctors at JCPenney Optical with thorough exams designed to carefully assess your eye health and vision.



MORE STYLES. You'll find hundreds of stylish frame options for you and your family. JCPenney Optical features brands like Liz Claiborne, Nicole Miller, Callaway and a.n.a.



MORE CONVENIENCE. When you use your vision plan to get care at JCPenney Optical or a VSP in-network provider, you don't have to complete any claim forms. Just have the provider confirm your coverage, pay your share of costs and you're good.



MORE SAVINGS. When you go to JCPenney Optical, you'll get an allowance of up to \$200 for materials (frames and lenses or contacts) after your associate discount is applied! Take a look at the chart below for an example of how much you can save.

Exam and Materials	VSP and JCPenney Optical*	VSP and In-Network Provider*	VSP and Out-of-Network Provider*
Eye Exam	\$55 allowance ¹	\$20 co-pay (after \$45 reimbursement)	\$118
Frames	\$140	\$0 (first \$140 is covered; 20% off amounts over \$140)	\$60 (after \$70 reimbursement)
Single Vision Lenses	\$100	\$0 (after \$30 reimbursement)	\$70
Anti-Reflective Coating	\$90	\$85	\$135
Associate Discount ²	(\$66) ²	N/A	N/A
Material Allowance ³	(\$200) ³	N/A	N/A
Total	\$64¹	\$105	\$383

* Examples based on national averages for comprehensive eye exams and most commonly purchased brands. Your actual costs may vary.

¹ Eye exam covered in full assuming a \$55 routine eye exam.

² A 20% associate discount applies when paying with cash or JCPenney credit card [(\$140 + \$100 + 90) x 20% = \$66]. A 15% discount applies when paying with debit or other credit card.

³ Material allowance includes frames, lenses and options, or contacts. You are allowed up to \$200 for materials after deducting your JCPenney associate discount. You pay any amount over \$200.