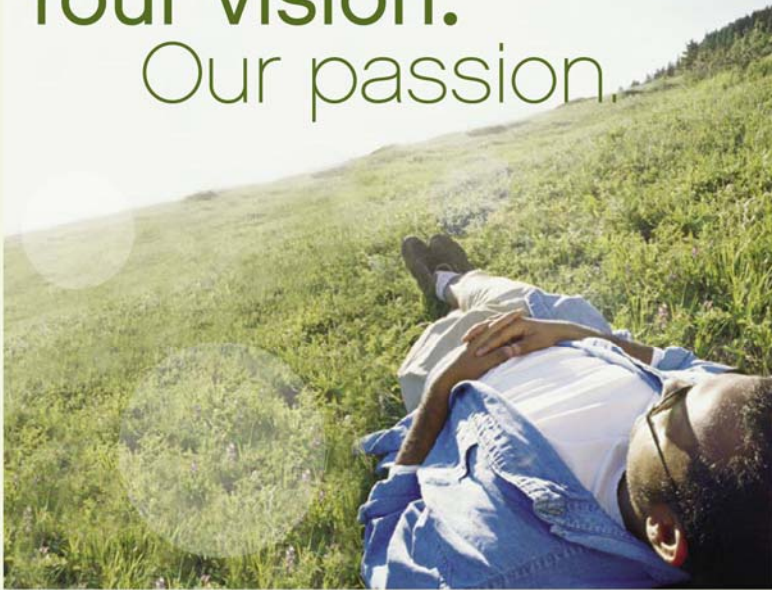


Your vision. Our passion.



Where will your eyes take you today?

Whether it's a day in the life or a day to remember, you'll get the personalized eyecare you deserve with VSP. We help millions of people see well, stay healthy and fulfill their potential.

Value, choice, doctors.

Enrolling in VSP is an easy way to make your life a little better. Here's a snapshot of what you'll enjoy:

- affordable benefits with great savings
- a WellVision ExamSM focused on your health
- plenty of eyewear choices you'll love
- VSP doctors nearby with flexible schedules that work for you

Still not decided?

Find doctors in your neighborhood at vsp.com or call us at 800-877-7195. We'd love to talk with you. Once you're signed up, your great benefits are a snap to use.

Enroll today. You'll be glad you did.

Satisfaction?
You bet. You'll
be 100% happy
or we'll make
it right.



Comprehensive Plan

The McClatchy Company and VSP provide you with an affordable eyecare plan. Sign up for VSP today.

VSP Coverage Effective January 1, 2008

Your Coverage from a VSP Doctor

Exam covered in full every plan year

Prescription Glasses

Lenses covered in full every other plan year

- Single vision, lined bifocal, and lined trifocal lenses.
- Polycarbonate lenses for dependent children.

Frame every other plan year

- Frame of your choice covered up to \$120.
- Plus, 20% off any out-of-pocket costs.

~OR~

Contact Lens Care every other plan year

When you choose contacts instead of glasses, your \$120 allowance applies to the cost of your contacts and the contact lens exam (fitting and evaluation). This exam is in addition to your vision exam to ensure proper fit of contacts. If you choose contact lenses you will be eligible for a frame 24 months from the date the contact lenses were obtained.

Current soft contact lens wearers may qualify for a special contact lens program that includes a contact lens evaluation and initial supply of replacement lenses. Learn more from your doctor or vsp.com.

Advantages of Coverage

Without coverage, an exam and prescription glasses can cost \$300 or more. With VSP coverage, you'll save. Plus, with pre-tax payroll deductions, you'll be budgeting for your eyecare while reducing your taxable income.

Your Copays

Exam \$15

Prescription Glasses no copay applies

Contacts no copay applies

Extra Discounts and Savings

Laser Vision Correction Discounts

Glasses and Sunglasses

- Average 30% savings on lens options such as scratch resistant and anti-reflective coatings and progressives
- 20% off additional prescription glasses and sunglasses, including lens options*

Contacts*

- 15% off cost of contact lens exam (fitting and evaluation)
- * Available from any VSP doctor within 12 months of your last eye exam

Dollar for dollar you get the best value from your VSP benefit when you visit a VSP network doctor. If you decide not to see a VSP doctor, copays still apply. You'll also receive a lesser benefit and typically pay more out-of-pocket. You are required to pay the provider in full at the time of your appointment and submit a claim to VSP for partial reimbursement. If you decide to see a provider not in the VSP network, call us first at 800-877-7195.

Out-of-Network Reimbursement Amounts:

Exam Up to \$45

Lenses:

Single Vision Up to \$45

Lined Bifocal Up to \$65

Lined Trifocal Up to \$85

Frame Up to \$47

Contacts Up to \$105

VSP guarantees service from VSP network doctors only.

In the event of a conflict between this information and your organization's contract with VSP, the terms of the contract will prevail.