

Your VSP Vision Plan: Frequently Asked Questions

How does the plan work if I see an in-network provider?

Your vision plan is structured as such for **in-network coverage**:

- Annual exam covered at 100%
- 1st pair of frames/contacts covered up to \$300*
- 2nd pair of frames/contacts covered up to \$150*
- Single vision, lined bifocal, lined trifocal and polycarbonate lenses covered in full
- Retinal imaging is covered for as low as \$15

The following enhancements are covered in full:

- UV Protection
- Polycarbonate lenses
- Scratch-resistant coating
- Progressive lenses

*20% savings on any amount over the allowance

You'll have a **copay** for **each** of the following enhancements:

- Photochromic Tints (**\$20**)
- Anti-Reflective Coating (**\$20**)
- Second pair of glasses (**\$20**)
- Contact Lens Fitting & Exam (**up to \$60**)

You'll also receive a 15% discount off of this exam.

What if I decide to go out of the network?

You will still have to pay for the entire cost of the services and materials upfront. You will still go to www.vsp.com, upload a copy of your itemized receipt, and fill out the claim form online. **However, you will not necessarily be reimbursed the full amount. It will vary on the materials you purchased.** Here are the maximum reimbursement amounts you would receive going out-of-network:

\$76 Exam

\$33 Single Vision Lens

\$50 Lined Bifocal or Progressive Lenses

\$65 Lined Trifocal Lenses

\$500 Lasik Vision Care Preferred (Once per Lifetime)

\$137 Frame – 1st Pair

\$80 Frame – 2nd Pair

\$285 Contacts – 1st Pair

\$135 Contacts – 2nd Pair

How much is my deductible?

Our plan has no deductible!

How often can I get glasses or contacts?

Your vision allowance resets each year on January 1. You have the entire year to use your allowance before it resets the following January 1.

Can I use the first pair \$300 allocation for both glasses *and* contacts?

No. For the \$300 / \$150 allocations for the first pair / second pair, you can **only** choose between selecting the following options:

- 1st pair glasses / 2nd pair glasses
- 1st pair contacts / 2nd pair contacts
- 1st pair glasses / 2nd pair contacts
- 1st pair contacts / 2nd pair glasses

What if I only order contacts? What is my total allocation?

If you are going to use the 1st pair / 2nd pair allocation on contacts / contacts, you have the total \$450 allocation to use.

What if I only use glasses? Do I have \$450 to spend in total?

No. You may only use \$300 on the first pair of frames, and are allowed an allocation for a second pair for \$150.

I typically get my glasses and/or contact at Costco. Can I still do this?

Yes. It is written into our contract that through Costco, you'll have a \$165 frame allowance for your first pair of glasses, and \$80 for your second pair.

Will I need to fill anything out prior to going to my eye care provider?

No. VSP members do not need to fill out any paperwork, even with our new plan. When you see an in-network provider, they will verify your eligibility and new plan coverage. Upon completion of the services, the provider will submit the claim to VSP, and VSP will pay the doctor directly.

What should I do when I go to my eye care professional?

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 out at www.vsp.com. The card will be a summary of your benefits and will include information to help you easily manage your vision benefits.

How do I obtain a list of VSP Providers?

Simply go to www.vsp.com or contact VSP at 800-877-7195. Member services are available Monday – Friday from 5:00am – 8:00pm; Saturday 7:00am – 8:00pm; and Sunday 7:00am to 7:00pm. (Pacific Time) If you’ve registered online, you can download customized lists as a PDF or an Excel file. Members and dependents have instant access through vsp.com to check coverage and eligibility, find a VSP provider, and learn more about eye care wellness.

Who can I contact for VSP customer service?

For assistance with locating a VSP Provider, inquiries about benefits, claims, or eligibility, contact member services at:

www.vsp.com Phone: 800-877-7195

Email: imember@vsp.com

5:00AM – 8:00 PM PST Monday – Friday 7:00AM – 7:00 PM PST Saturday – Sunday

You may also contact the Benefits Team for assistance at x5886 or [~Benefits Services](#).

Where can I submit and view my processed and pending claims?

To view and/or submit your claims, log into www.vsp.com. If you don’t already have a vsp.com account, you will need to register. To start the easy registration process, just click on the “REGISTER FOR A VSP.COM ACCOUNT” button on the homepage. You can use your SSN to log in. From there, you’ll click on Claims & Reimbursements, and then select “Start a Claim” (if you’re entering a new claim) or “Member / Dependent” (if you’re reviewing an existing claim).