

# Vision Service Plan (VSP)

Vision Service Plan doctors take the time to get to know you and your eyes. Through a WellVision Exam<sup>®</sup>, our doctors look for more than just vision problems. They can detect signs of serious health conditions like diabetes, high blood pressure, and high cholesterol too. VSP doctors are located nearby and most offer weekend and evening appointments. Plus, all of our doctors offer eyewear choices you'll love. Before selecting your eyewear, ask your doctor what is fully covered by your VSP plan. The following chart summarizes the main benefits of your plan:

## Your Vision Plan Coverage from a VSP Doctor

Benefits	Copay	Frequencies
<b>WellVision Exam<sup>®</sup></b> focuses on your eye health and overall wellness	No copay	Every calendar year
<b>Prescription Glasses</b> Lenses <ul style="list-style-type: none"> <li>■ Single vision, bifocal, trifocal, lenticular Frame</li> <li>■ \$120 allowance for frame of your choice</li> <li>■ 20% off amount over your allowance</li> </ul>	\$20 copay	Every calendar year
<b>Contact Lens Care*</b> <ul style="list-style-type: none"> <li>■ Medically necessary</li> <li>■ Elective—\$120 allowance for contacts and the contact lens exam (fitting and evaluation). This additional exam ensures proper fit of contacts.</li> </ul>	\$20 copay No copay	Every calendar year Every calendar year

## Extra savings and discounts

<b>Prescription Glasses</b>	<ul style="list-style-type: none"> <li>■ Average 30% savings on lens options like progressives and scratch-resistant and anti-reflective coatings</li> <li>■ 20% off additional glasses and sunglasses, including lens options**</li> </ul>
<b>Contacts**</b>	<ul style="list-style-type: none"> <li>■ 15% off cost of contact lens exam (fitting and evaluation)</li> </ul>
<b>Laser Vision Correction***</b>	<ul style="list-style-type: none"> <li>■ Average 15% off the regular price or 5% off the promotional price from contracted facilities.</li> <li>■ After your surgery, use your frame allowance (if eligible) for sunglasses from any VSP doctor.</li> </ul>

\* Patients choosing contacts use their eligibility for a frame and lenses. Materials are provided at the customary fees. Your VSP doctor must get prior approval from VSP for medically necessary contact lenses. Current contact lens users may qualify for a special program that includes a contact lens evaluation and initial supply of replacement lenses.

\*\* Available from any VSP doctor within 12 months of your last eye exam.

\*\*\* Laser vision correction (PRK and LASIK surgery) is available through contracted laser centers. Must see a VSP doctor. For a referral. Call 888-354-4434 for information.

## Vision Service Plan (VSP) (continued)



### Getting started is a breeze.

- **Find the right VSP doctor for you.** You'll find plenty to choose from at [www.vsp.com](http://www.vsp.com) or by calling (800) 877-7195.
- **Already have a doctor?** Make an appointment and tell them you're a VSP member.
- **Check out your coverage and savings.** Visit [www.vsp.com](http://www.vsp.com) to see your benefits anytime and check out how much you saved with VSP after your appointment.

That's it! We'll handle the rest—**no ID card** or claim forms to complete.

### You're free to choose.

You'll find a big selection of VSP doctors and a get better value by staying in-network. If your doctor isn't in our network, you can choose to see a non-VSP provider. You'll pay the provider in full and have six months to submit a claim to VSP for partial reimbursement. Before seeing a non-VSP provider, contact us at (800) 877-7195.

#### Open Access

You get the best value from your benefit when you see a VSP doctor. If you see a non-VSP provider, you'll typically pay more out of pocket. You'll pay the provider in full and must submit a claim to VSP for partial reimbursement less copays. Before seeing a non-VSP provider, call us first at (800) 877-7195.

Service	Covered up to
Exam	\$52
Single Vision Lenses	\$55
Bifocal Lenses	\$75
Trifocal Lenses	\$95
Lenticular Lenses	\$125
Frame	\$70
Medically Necessary Contacts	\$210
Elective Contacts	\$105

### For non-VSP doctor appointments only:

Sign on to [www.vsp.com](http://www.vsp.com), select the *VSP Member Reimbursement Form* and follow the instructions. If you don't have Internet access, send the following to VSP:

- Itemized receipt listing services received
- Name, address and phone number of the non-VSP provider
- Insured member's name, unique ID number, address and phone number
- Patient's name, date of birth, address, phone number and relationship to insured member
- Reference Howard County Public Schools

Submit your claims to VSP within six months. Keep copies of the claims and send the originals to:

**VSP Open Access**  
**Attn: Out of Network Claims**  
**P.O. Box 997105**  
**Sacramento, CA 95899-7105**

**Questions?** Please call VSP at (800) 877-7195 or visit [www.vsp.com](http://www.vsp.com).

## Vision Service Plan (VSP) (continued)

### How the VSP Works

#### To Use a Vision Service Plan Provider...

**Step 1:**

Call VSP at (800) 877-7195 or visit VSP's website at [www.vsp.com](http://www.vsp.com) to locate a participating optometrist or ophthalmologist.

**Step 2:**

When making an appointment, identify yourself as a VSP member. The participating doctor will also need the last 4 digits of your social security number and last name so that your eligibility may be verified with VSP.

**Important Note:** The vision plan is offered through VSP. No identification card is necessary. Do not offer your medical health insurance identification card to a VSP provider.

**Step 3:**

At your appointment, the participating doctor will provide an eye examination and determine if eyewear is necessary. Simply pay your copayment(s) listed on page 45.

#### To Use a Non-Participating Provider...

**Step 1:**

Select any licensed vision care provider of your choice.

**Step 2:**

Pay for the services when they are rendered.

**Step 3:**

Submit a claim to VSP for reimbursement within 6 months. The reimbursement schedule does not guarantee full payment when services are provided by a non-participating provider. Your claim must include your name, address, social security number, group name (i.e. the name and relationship of the patient, the itemized bill and receipt). Please keep a copy of the information for your records and send the originals to the following address:

**Vision Service Plan  
Attn: Out-of-network Claims  
P.O. Box 997105  
Sacramento, CA 95899-7105**



## Vision Service Plan (VSP) (continued)

### More Choice and Convenience with VSP® Vision Care

Beginning January 1, 2012, you'll have more eyecare providers to choose from with VSP. Finding the right eyecare provider for you is important to your eye health and overall wellness. That's why you can choose to see a VSP doctor, retail chain affiliate (including Costco and Eye Care Centers of America (ECCA)), or any other provider.

Below is a high-level summary of your coverage with VSP doctors and Costco or ECCA. Beginning on January 1, 2012, you can visit [www.vsp.com](http://www.vsp.com) for a complete descriptions of your benefits.

### Using your VSP benefit is easy

Whether you choose to see a VSP doctor, retail chain affiliate, or any other provider using your vision coverage is simple and convenient.

- **Find an eyecare provider who's right for you.** To find a VSP doctor or an affiliate provider, visit [www.vsp.com](http://www.vsp.com) or call 800-877-7195.

- **Review your benefit information.** Visit [www.vsp.com](http://www.vsp.com) to review your plan coverage along with the details about how your coverage differs with retail chain affiliates and other providers.

- **At your appointment, tell them you have VSP.** There's no ID card necessary.

**That's it. VSP will handle the rest**—there are no claim forms to complete when you see a VSP doctor or retail chain affiliate.

If you choose to see a provider other than a VSP doctor or retail chain affiliate, you may need to submit a claim form to VSP for reimbursement. Some providers, such as WalMart, submit your claim to VSP for you. Visit [www.vsp.com](http://www.vsp.com) for more details.

VSP has made getting your benefit information and finding a doctor easier and more convenient through your smartphone. Simply register and log on to [www.vsp.com](http://www.vsp.com) and you'll be able to access information on the go—when you need it.

*See well and stay well with VSP.*

Benefit	Coverage with VSP Doctors	Coverage with Costco or ECCA
<b>Eye Exam</b>	Fully covered after a \$20 copay	Fully covered after a \$20 copay
<b>Prescription Glasses</b>	\$20 copay	\$20 copay
<b>Frame</b>	\$120 allowance; 20% discount on amount over your allowance	Special pricing on frames up to a \$70 allowance
<b>Lenses</b>	<ul style="list-style-type: none"> <li>■ Single Vision, lined bifocal, and line trifocal lenses</li> <li>■ Polycarbonate lenses for dependent children</li> </ul>	<ul style="list-style-type: none"> <li>■ Single Vision, lined bifocal, and line trifocal lenses</li> <li>■ Polycarbonate lenses for dependent children</li> </ul>
<b>Lens Options</b>	Average 35%–40% off lens options	Check with Costco or ECCA for member pricing on lens options
<b>Contacts (instead of glasses)</b>	\$120 allowance for contacts and contact lens exam	\$120 allowance for contacts; your contact lens exam is not covered
<b>Extra Savings and Discounts</b>	Available through VSP doctors only	Not available