

## Frequently Asked Questions about VSP Vision Plans



### Which providers are in the VSP Choice vision network?

VSP's Choice network is made up of independent optometrists and ophthalmologists, as well as many national retailers.

Retail options include Costco Optical, and Eye Care Centers of America locations such as Vision Works. *Direct-pay partners include Walmart and Sam's Club. For the Direct-Pay partners, members will use their out of network allowances for services, but the claim will be processed on site.*

You can search for providers at [www.Ameritas.com](http://www.Ameritas.com) under Find a Provier > Vision > VSP > Choice Network. You may also visit VSP.com to conduct a provider search.

### How do I use the plan?

When you make your appointment with your eye doctor, make sure they know you are a VSP plan participant and confirm that they are a participating provider. You simply give the doctor your member identification number (this is usually your social security number) and the rest is handled online.

### What is the VSP customer service phone number and hours of operation?

The phone number for the VSP Call Center is 1-800-877-7195 and is available 8 a.m. to 11 p.m. EST Monday through Friday, 10 a.m. to 6:30 p.m. EST Saturday. Interactive Voice Response is available 24/7.

### What is the eye exam benefit?

You will receive a complete eye exam for only a \$10 copay when you are using a network provider. *Note: 12 months must elapse before you will be eligible for your next exam based on the date of service of your initial eye exam.*

### What is the frame benefit under my plan?

Members will receive a \$175 frame allowance every 12 months in-network. Any amounts over this allowance will be reduced by 20% by the participating provider. If a member buys a second complete pair of glasses, they will receive a 20% discount.

### How are contacts covered?

The allowance for elective contacts is \$150 every 12 months. Members may choose either contacts or glasses, but they may not use their benefits for both within the same 12 months.



**Is there a separate charge for “contact exams?”**

Yes, most providers charge a separate fee for a “contact exam” or “fit and follow up” exam. There is a 15% discount on the “fit and follow up” fee. This charge is deducted from the contact allowance. The remainder can be used to buy the contact supply.

**How are lenses covered?**

Standard Lenses are covered in full after a \$25 copay when using a network provider. This includes single vision, bi-focal and tri-focal lenses.

**Are optional lens coatings covered by the plan?**

Lens options are not covered by this plan. These items may include progressive lenses (no-line bifocals), ultraviolet coatings, scratch resistant coatings, anti-reflective coatings, tinting, polycarbonate (featherweight) materials, etc. The plan limits what the VSP providers can charge for these options but the cost is paid for by the member. *Note: These add-ons can be expensive, and the member should be aware of what is being added to their glasses.*

**What if I wear progressive lenses?**

Progressive Lenses (no-line bifocals) require an additional charge which varies but is usually between \$70 and \$150.

**Are there any discounts available for LASIK surgery?**

Yes, members may receive a 15% discount off the retail price of LASIK surgery or 5% off the promotional price at participating locations.

**Is there a hearing exam benefit with my vision plan?**

Yes, members can be reimbursed up to \$75 annually for hearing exams. Members must file their own claims for the hearing exam.

Ameritas Life Insurance Corp.  
Group Claims Department  
P.O. Box 82520  
Lincoln, NE 68501-2520  
Fax: 402-467-7336

**What is the relationship between VSP and Ameritas?**

VSP is one of the oldest, largest and most successful vision care companies in the world. They rely on Ameritas as a trusted distribution partner for all market sizes. As VSP vision plans are a good fit with the Ameritas dental products. Ameritas Group handles the day to day administration, local service and underwriting for VSP. VSP provides the network access, claims and customer service.

