



San Antonio Police Officers and Firefighters Benefit Trust

Frequently Asked Questions about VSP Vision Plans

What is the relationship between VSP and Ameritas?

Ameritas handles the day-to-day administration, local service and underwriting for VSP. VSP handles the VSP network, claims and customer service.

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. In network retail options include Costco Optical and Eye Care Centers of America locations such as VisionWorks.

You can search for providers at www.ameritas.com under Find a Provider, Vision, VSP, Choice Network. You also may visit www.VSP.com to find a VSP provider.

Will I get an ID card?

Yes. Ameritas will mail an ID card to each enrolled employee's home address just prior to when coverage goes into effect.

How do I use the vision plan?

If you choose a VSP provider, make sure you let the provider know you are a VSP plan participant when you make your appointment and confirm that they are a participating provider. Then simply give the doctor your member identification number (shown on the ID card that will be mailed to your home address) and the rest is handled online.

If you choose an out of network provider, you will pay for your services at the time of claim. You will then file a claim including the provider's detailed receipt to receive reimbursement. Please see your Plan Highlight for out of network reimbursement dollar amounts for the various vision materials available.

What is the eye exam benefit?

You will receive a complete eye exam once every calendar year that is paid in full with no copay/deductible when using a VSP provider.

If you go to an out of network provider, you will submit a claim and be eligible for a reimbursement of up to \$45 with no copay/deductible.

What is the frame benefit under my plan?

You will receive a \$130 frame allowance once every calendar year when using a VSP provider. 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.

If you choose an out of network provider, you will receive an allowance up to \$70 once every calendar year and will pay for your services at the time of claim. You will then file a claim (including the provider's detailed receipt) to receive reimbursement.

How are contacts covered?

By using a VSP provider, the allowance for elective contacts is \$130 per calendar year. If a member uses an out of network provider, the allowance for elective contacts is \$105. Members may choose either contacts or glasses, but they may not use their benefits for both within the same calendar year.

Is there a separate charge for contact fit and follow up exams?

Yes, most providers charge a separate fee for a contact exam or fit and follow up exam. VSP providers provide a 15% discount on the fit and follow up. **The maximum amount a member pays for the fit and follow up with a VSP provider will be \$60.** There is no benefit for Contact Fit and Follow Up services if an out of network provider is used.

In network, the contact lens exam and fit & follow-up do not count toward the contact lens allowance. Out of network the contact lens exam and fit & follow-up count toward the contact lens allowance.

How are lenses for my eyeglasses covered?

Standard Lenses are covered in full once every calendar year with no deductible or copay when using a VSP provider. This includes single vision, bifocal and trifocal lenses.

If you choose an out of network provider, lenses are available once in a calendar year. You will pay for your services at the time of claim. You will then file a claim including the provider's detailed receipt to receive reimbursement. Please see your Plan Highlight for out of network reimbursement dollar amounts for the various vision lens options available.

Are optional lens coatings covered by the plan?

By using a VSP provider, members have access to a variety of lens coatings at discounted prices. These items may include progressive lenses (no-line bifocals), ultraviolet coatings, scratch resistant coatings, anti-reflective coatings, tinting, polycarbonate (featherweight) materials, etc. Please see your Plan Highlight for these discounts.

No benefit is available for lens coating if an out of network provider is used.

Are there any benefits or discounts for LASIK surgery?

Yes. A \$250 lifetime benefit per eye is available whether you use a VSP provider or an out of network provider. In addition, members using a VSP provider may receive a 15% discount off the retail price of LASIK surgery or 5% off the promotional price at participating locations.

Eye Care Plan Member Service

Available 4/10/2018: Visit www.ameritas.com/group/olbc/SAPOF for information about the plan, a recorded presentation of the benefits, frequently asked questions, a plan comparison to the prior plan, VSP provider search, and more!

After the plan goes into effect 6/1/18: Customer service is available to plan members through VSP's well-trained and helpful service representatives. Call or go online to locate the nearest VSP network provider, view plan benefit information and more.

VSP Call Center: 1-800-877-7195:

- Service representative hours are 7 a.m. to 9 p.m. CST Monday through Friday, and 8 a.m. to 4:30 p.m. CST Saturday
- Interactive Voice Response available 24/7

Plan benefit information will be available after 6/1/18 through your Ameritas secure member account, or vsp.com.

