Employee Vision Benefits

You have two plans to choose from. Both plans help you save money and maintain healthy eyes and sharper vision. Compare the networks, plan summaries and additional details to determine which plan better fits your needs.

Search vsp.com and eyemed.com to see which network includes your preferred providers or retail locations.

VSP network	**EyeMed** network
VSP offers the nation's largest network of independent doctors. Retail locations include:	EyeMed's network includes some of the most recognized names, including:
COSTCO OPTICAL Walmart Save money. Live better. sam's club Visionworks PEARLE VISION EST. 1961	LENSCRAFTERS PEARLE EST. 1961 VISION TARGET OPTICAL

VSP and EyeMed networks both include online options for purchasing eyewear. Your vision benefits are applied directly to your online order.

VSP network

eyeconic.com

EyeMed network

contactsdirect.com
glasses.com
lenscrafters.com

ray-ban.com
targetoptical.com

Can I use my benefits if I visit a provider outside of the network?
Yes. Both plans give you the freedom to choose any vision provider. If you visit an out-of-network provider, you pay your provider the full balance and submit a claim with your itemized receipt for reimbursement based on the out-of-network plan benefits. Greater benefits are available with network providers, and they submit the claim for you.

Ameritas
fulfilling life.

Your vision plan options

Additional savings

Each network provides additional savings on eyewear and laser vision correction		
	VSP Network	**EyeMed Network**
Amount exceeding retail frame allowance	20% off	20% off
Additional prescription glasses	20-30% off*	40% off
Non-prescription sunglasses	20-30% off*	20% off
Additional savings	Select a featured frame brand and get an extra $20-$40 or more to spend	20% off of non-covered materials**
LASIK or PRK laser vision correction	15% average off retail, 5% off promotional price at VSP contracted facilities	15% off retail price, or 5% off promotional price, for LASIK or PRK with U.S. Laser Network owned by LCA-Vision
Retinal screening	Member cost $39 or less	Member cost $39 or less
Lens options and coatings	Lens options are not covered by these plans. When you visit a network provider, you'll get discounts on a variety of lens options. See member costs below.	
Std. polycarbonate (impact-resistant)	$0 child, $33 adult	$40
Tints & dyes (except pink I & II)	$15-$17	$15
Photochromatic (light-to-dark tinting)	$31-$82	$75
Scratch-resistant	$17-$33	$15
Anti-reflective (anti-glare)	$43-$85	$45-$68
Ultraviolet	$16	$15
Find more opportunities to save	at **vsp.com/offers**	in the **EyeMed member portal**

Based on applicable laws, reduced costs may vary by doctor location.

*30% off if purchased the same day as the WellVision exam; 20% off if purchased within 12 months of the exam

**Excludes lens upgrades

Topics to consider when choosing the vision plan that is right for you		
	VSP	**EyeMed**
Can I get glasses and contacts in the same year?	No. With VSP network plans, benefits for frames and contact/eyeglass lenses are combined. Your benefits can be applied to contacts OR glasses during the benefit year. In other words, you will not receive an allowance for frames if you already chose to apply your vision benefits to contacts during the same benefit year.	Yes. With EyeMed network plans, benefits for frames and contact/eyeglass lenses are separate. If you use your lens benefits to purchase contacts, you are still able to use your frame allowance toward new glasses during the same benefit year. In this case the eyeglass lenses that go in your new frames would be an out-of-pocket expense.
Can I apply my lens and frame allowances to prescription safety glasses in lieu of eyeglasses or contacts?	Yes	No

Frequently asked questions

I don't wear glasses and can see fine. Why do I need vision coverage?
Getting an eye exam isn't just about needing glasses. It's also about your health. An eye exam can detect eye health problems like glaucoma or cataracts, but it may also help identify signs of serious diseases, like high blood pressure, diabetes and high cholesterol.

My child gets a vision screening at school, so there's no need for an eye exam, right?
A vision screening does not take the place of a comprehensive eye exam. School screenings generally check for color blindness and your child's ability to see far away. A comprehensive exam will evaluate the entire structure of the eye and allow the doctor to view nerves and blood vessels—small windows into your child's overall health. Eye doctors will also check for farsightedness, which is more common in younger children.

What are medically necessary contact lenses?
Medically necessary contact lenses are for people who are not able to wear glasses to correct their vision. Usually because the contact acts as a brace to correct or retain the shape of the eye. For those who choose contacts over glasses, the elective contact benefit applies.

Can I use FSA or HSA funds after my vision benefit is applied?
Yes. A Flexible Spending Account (FSA) or Health Savings Account (HSA) can be used to pay for out-of-pocket vision expenses.

Is there a separate exam for contacts?
Many providers do a separate exam for contact fit and follow-up, and there is a separate charge for this exam. Please refer to the plan details for information on how this exam is covered.

What is Ameritas' relationship with VSP and EyeMed?
VSP and EyeMed are the two largest vision care companies in the world. They have relied on Ameritas as a trusted partner for decades. Ameritas handles vision plan administration and underwriting. VSP and EyeMed provide customer service and manage the provider networks.

Who do I contact if I have questions?

VSP
800-877-7195
Mon - Sat 8 a.m. - 7 p.m. (CST)

EyeMed
866-289-0614
Mon-Fri 6:30 a.m. - 10 p.m.
Sat 7 a.m. - 10 p.m.
Sun 10 a.m. - 7 p.m. (CST)

Contact Ameritas for billing, administration, ID card or network questions.
800-659-2223
Mon-Thurs 7 a.m. - 7 p.m.
Fri 7 a.m. - 5:30 p.m. (CST)

| 800-776-9446 | ameritas.com