

When you use your vision benefits, it's clear that eye health is important to you. That's great, because we love eyes and want to help you get the most from your vision coverage.

Your coverage with a VSP in-network provider				
VSP® Choice Plan Adults and dependents 19 years of age and older			VSP Elements Plan Dependents younger than 19 years of age	
Benefit	Description	Copay	Description	Copay
WellVision® Exam	Focuses on your eyes and overall wellness Every 12 months	\$20	Comprehensive WellVision Exam covered in full Every 12 months	\$0
Prescription Glasses		\$20		\$0
Frame	\$130 allowance for a wide selection of frames \$150 allowance for featured frame brands 20% savings on the amount over your allowance \$70 Walmart/Sam's Club/Costco® frame allowance Every 24 months	Included in Prescription Glasses	Covered-in-full frames from the Otis & Piper Eyewear Collection™ <i>Available only through a VSP doctor.</i> <i>Not available at retail locations.</i> Every 12 months	Included in Prescription Glasses
Lenses	Single vision, lined bifocal and lined trifocal lenses Impact-resistant lenses for dependent children Every 12 months	Included in Prescription Glasses	Impact-resistant plastic or glass lenses covered in full Single vision, lined bifocal, lined trifocal, or lenticular lenses covered in full Every 12 months	Included in Prescription Glasses
Lens Enhancements	Standard progressive lenses Premium progressive lenses Custom progressive lenses Average savings of 20-25% on other lens enhancements Every 12 months	\$0 \$95-\$105 \$150-\$175	The following lens enhancements are covered in full: • Scratch-resistant coating • Ultraviolet coating Every 12 months	Additional lens enhancements, covered after copay, save members an average 20 – 25%
Contacts (instead of glasses)	\$130 allowance for contacts; copay does not apply Contact lens exam (fitting and evaluation) Every 12 months	Up to \$60	Contact lens exam (fitting and evaluation): • Standard and premium fits are covered in full Materials: Prescription contact lenses covered with a minimum three-month supply for any of the following modalities: • Standard (one pair annually) • Monthly (six-month supply) • Bi-weekly (three-month supply) • Dailies (three-month supply) o Contact lenses are in lieu of frame and lenses Every 12 months	\$0
Out-of-Network Benefits	Call Member Services for out-of-network details at 800-877-7195.		No retail or out-of-network benefit available.	
Extra Savings	Get the most out of your benefits and greater savings with a VSP network doctor. Visit vsp.com/offers for information on additional savings and exclusive member extras available to VSP members.			

Frequently Asked Questions

What's new with my vision benefits?

Adults and dependents older than 19 years of age now have the benefits of the full-service VSP® Choice Plan.

Any changes for dependents younger than 19 years of age?

No. Dependents younger than 19 years of age still enjoy the full coverage benefits of the VSP Elements plan:

- Comprehensive WellVision® Exam
- Single vision, lined bifocal and lined trifocal lenses
- Covered standard progressive lens enhancement
- Fully covered frame from the Otis & Piper Collection™
- Elective contact lenses in lieu of prescription glasses

Can I see my benefits online?

You can view your in-network benefits by logging in or creating a **vsp.com** account. If you are logging in for the first time, log in with your Blue Cross of Idaho member ID number without the alpha prefix.

Members and dependents have instant access through **vsp.com** to check coverage and eligibility, find a VSP network provider, and learn more about eye care wellness.

What about retail?

New this year, adults and dependents older than 19 have the option of in-network benefits from participating retail locations including Walmart/Sam's Club and Costco®.

All participating retail chains provide members the same covered-in-full benefit experience they receive from a VSP doctor, with minor exceptions like the frame allowance at Costco and Walmart/Sam's Club, lens enhancements covered with copay, and value-added benefits. The retail frame allowance at Walmart/Sam's Club and Costco is \$70 and discounts do not apply. As independent contractors, not all providers at Walmart/Sam's Club and Costco participate for exam services. Check **vsp.com** or call Member Services at 800-877-7195 before seeking exam services to confirm provider participation.

How do I find an in-network provider?

Check **vsp.com** or call Member Services at 800-877-7195

Note: Retail providers that may be listed under the adult plan are not in-network providers for the pediatric plan.

Can I buy glasses or contacts online from an in-network provider?

Yes. Adults and dependents older than 19 can use your benefits towards eyewear and contacts on **Eyeconic.com**:

- Create an Eyeconic® account or log in if you already have one.
- Enter your **vsp.com** username and password when creating your Eyeconic account.
- Once Eyeconic knows you're a VSP member, you'll see a page describing the VSP benefits you can use to buy eyewear.
- When you select a product, Eyeconic shows you how much of the retail price is covered by your vision benefits.
- Your Blue Cross of Idaho member ID card shows that you have vision care. If you have questions about how to schedule an appointment, call the VSP number that is on your member ID card.

Do members need an ID card?

An ID card, or member vision card, isn't required for members to receive services or care. Members simply call a VSP network provider to schedule an appointment and tell them that they're a VSP member – the network provider and VSP handle the rest. If a member wishes to have an ID card, they can create an account and log on at **vsp.com** to print one.

Submitting in-network claims:

There are no claim forms to complete when you see a VSP network doctor or provider. Your doctor will take care of it for you.

Submitting out-of-network claims:

Call Member Services at 800-877-7195 to see if you have out-of-network benefits. If you see an out-of-network provider, you typically have 12 months to submit a claim.

To submit an out-of-network claim:

- Be sure your receipts have been scanned and are accessible by your computer
- Log in to your **vsp.com** account
- Select **View Your Benefits**, then **My Benefits**
- Select **Submit an Out-of-Network Claim**
- Complete the fields and follow the prompts
- Upload your receipts
- Select **Submit**