

Vision Plan Benefits

	VSP Choice Network	Out-of-Network
Annual Eye Exam	Covered in full	Up to \$45
Single Vision Lenses	Covered in full	Up to \$30
Bifocal Lenses	Covered in full	Up to \$50
Trifocal Lenses	Covered in full	Up to \$65
Lenticular Lenses	Covered in full	Up to \$100
Progressive Lenses	See lens options	NA
Frames	\$150	\$70
Contacts (standard) fit & follow up exam	Member cost up to \$60	\$0
Contacts (elective)	Up to \$150	Up to \$105
Contacts (medically necessary)	Covered in full	Up to \$ 210

Deductible

Annual Eye Exam	\$15	\$15
Eyeglass Lenses or Frames	\$15	\$15

Benefit Frequencies (months)

Based on Date of Service

Exam/Lens/Frame	12/12/24
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Member cost for lens options (May vary by prescription, options chosen and retail location)

Progressive Lenses	Up to provider's contracted fee for lined Bifocal Lenses. The patient is responsible for the difference between the base lens and the progressive lens charge.	Up to Lined Bifocal allowance
Std. Polycarbonate	Covered in full for dependent children \$33 adults	No benefit
Solid Plastic Dye	\$15 (except Pink I & II)	No benefit
Plastic Gradient Dye	\$17	No benefit
Scratch Resistant Coating	\$17-\$33	No benefit
Anti-Reflective Coating	\$43-\$85	No benefit
Ultraviolet Coating	\$16	No benefit

VSP Network

With access to the largest network of independent doctors, VSP members receive services at rates well below walk-in prices at more than 36,000 doctors nationwide. Find a provider at <https://www.vsp.com>

VSP offers the nation's largest network of independent doctors.

Retail chains accepting VSP include:



Browse and buy eyewear online with in-network benefits applied directly to your order.



86% of VSP doctors offer early morning or evening appointments and access to 24-hour emergency care



86%

Get an extra **\$20-\$40** to spend on select featured frame brands



No claim forms to complete when you see a VSP doctor



Online In-network Options

[Eyeconic.com](https://www.vsp.com) is in-network online eyewear store - which means you won't have to pay the full price now, then wait to be reimbursed later. Your vision benefits will be applied directly to your online order. Eyeconic FAQ:

<https://www.vsp.com/eyewear-question.html>

Customer Service

VSP 800-877-7195 www.vsp.com

Mon-Fri 5am-8pm, Sat 7am-8pm, Sun 7am-7pm (PST)

Additional Savings

Find More VSP exclusive member savings offers at <https://www.vsp.com/optical-discounts.html>

When you visit a VSP network provider you'll save:



20% off remaining frame balance



20% off non-covered complete prescription glasses and non-prescription sunglasses



15% off LASIK and PRK laser surgery retail price or **5%** off promotion price



Find more savings at [vsp.com/specialoffers](https://www.vsp.com/specialoffers)

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

Laser Vision Surgery

Your vision plan provides an average discount of 15% on LASIK and PRK. Your maximum out-of-pocket per eye is \$1,800 for LASIK, \$2,300 for custom LASIK using Wavefront technology, and \$1,500 for PRK. In order to receive the benefit, a VSP Provide must coordinate the procedure. Getting started is simple; just follow the steps at <https://www.vsp.com/lasik.html>

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

Rx Savings

Save on Prescription medications at 60,000 Pharmacies across the nation including CVS, Walgreens, Rite Aid and Walmart. Just Present your Rx savings card. To access and print your Rx savings cards, visit ameritas.com, register/sign in to your secure member account and select member savings. This discount is offered at no additional cost and is not insurance.

This document is a highlight of plan benefits provided by Ameritas Life Insurance Corp. as selected by your employer. It is not a certificate of insurance and does not include exclusions and limitations. For exclusions and limitations, or a complete list of covered procedures, contact your benefits administrator.



How to Use Your LASIK Benefit

Understanding your LASIK benefit

- This isn't a discount program. You receive cash reimbursement with this benefit.
- Your LASIK benefits are not tied to a network, so you can seek services from any doctor at any facility.
- You can use your LASIK benefits in conjunction with discounts or specials that may be offered by your provider.
- LASIK is a lifetime benefit that pays once per person, per eye— and per-eye benefits cannot be combined to treat a single eye.
- You must be 18 or older to receive LASIK benefits.

Let your benefit increase over time, based on your plan effective date. If you wait to have eye surgery until the third or fourth year that you are on the plan, you will receive a greater benefit.

Using your benefit is easy

Find out how much you'll pay

Once you've scheduled your procedure, ask your provider to submit a pretreatment estimate to Ameritas to find out how much you can expect to pay out-of-pocket. Or contact Ameritas with questions.

Submit a claim in three easy steps:

1. Get an itemized receipt from your provider.
2. Download and fill out Part 1 of a [LASIK claim form](#).
3. Submit the claim by mail.

Covered laser vision correction procedures include:

- LASIK
- LASEK
- LASIK with Wavefront Technology
- LASIK with IntraLase Technology
- Advanced Surface Ablation (ASA)
- Photorefractive Keratectomy (PRK)



Here to help

Visit ameritas.com and sign in to your member account under Dental, Vision & Hearing after your benefit coverage begins.

If you have questions about your plan benefits, contact the Ameritas customer connections team.

group@ameritas.com | 800-487-5553



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ameritas.com – connect with us

Find everything you need on any device.



- sign up to receive electronic statements



- locate network dentists
- access your benefit information and claims



- get your personalized ID card



- receive savings on prescriptions and eyewear
- much more

Secure Member Account

Click on the red Account Access link at the top of the screen to choose your account and log in. Then you can:

- **sign up to receive your explanation of benefits (EOB) statements online.**
- view your dental or vision benefit information.
- access plan benefit summaries, certificates of coverage, remaining benefits, maximum benefit and deductible amounts.
- view claims status and payment details, including an in-depth breakdown showing how benefits were calculated.
- access, view, print, or save your personalized dental, vision and/or hearing ID cards.

Compared to paper statements, online statements are:

- more secure
- more detailed
- better for the environment
- convenient
- faster

Find a Provider

Visit ameritas.com and select Find a Provider to start your search.

- Mobile responsive design functions like an app
- Search for a dental or vision provider
- Look up provider results in English or Spanish
- Searches show providers with the greatest savings first
- Easy to share results with family and friends
- Full-color map shows provider locations
- Check out our dental provider directory

Dental Cost Estimator

Members can use this tool to get an idea of what an out-of-network general dentist may charge based on ZIP Code and dental procedure. It's located in your secure member account.

Resource Center

- Download forms.
- Review dental glossary terms and FAQs.
- Find instructions for submitting a dental claim or pretreatment estimate.

Dental Health Report Card

- Find out where your dental health stands, and how to improve it.
- See your dental health grade by accessing your Dental Health Report Card in your secure member account.
- Grades are based on claims and procedures submitted while covered under the plan.

Prescription and Eyewear Savings

- On participating plans, you can save on prescriptions at over 60,000 pharmacies across the nation including CVS, Walgreens, Rite Aid and Walmart. This Rx discount is offered at no additional cost, and it is not insurance. Even if employees already have health insurance pharmacy benefits, they are welcome to check out this Rx discount. Receive up to 65% savings on generic prescriptions, and overall average savings of 40% across brand name and generic prescriptions combined.
- Members on participating plans can save up to 15% off eyewear frames and lenses purchased at Walmart Vision Centers nationwide.
- Obtain your savings card through your secure member account.

Dental Provider Directory Instructions

Select "Find a Provider" then "Dental>network provider."

Enter search criteria.*

View search results, which include:

- provider name
- office location
- phone number
- specialty
- traveling distance (if applicable)
- profile showing provider office hours, educational background and languages spoken (when available)
- map showing provider location and driving directions

* California residents will be prompted to choose either the Classic (PPO) or First Dental Health network. If you use the First Dental Health Network, your ID card will show the First Dental Health Network (EPO) logo. Questions? Check with your benefits administrator.

Wellness and Social Media

- View our videos and blog posts about wellness, and more (or access direct at ameritasinsight.com).
- Link to any of our social media channels through the icons in the footer of ameritas.com.
- Share valuable news and become a fan.



This information is provided by Ameritas Life Insurance Corp. (Ameritas Life). Group dental, vision and hearing care products (9000 Rev. 03-08, dates may vary by state) and individual dental and vision products (Indiv. 9000 Ed. 11-09) are issued by Ameritas Life. Some plan designs are not available in all areas. In Texas, our dental network and plans are referred to as the Ameritas Dental Network. Some states require that producers be appointed with Ameritas Life before soliciting its products. To become appointed with Ameritas Life, please call 800-659-2223. Most plans for groups with 26 or more enrolled lives are administered by Ameritas Life. Billing and eligibility for most plans with 25 or fewer enrolled lives are provided by HealthPlan Services, Inc.

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