

The VSP Choice Plan is a full-service plan that offers low costs, a focus on health, and choice of providers.

Lowest Out-of-Pocket Costs for You

VSP saves you money with the following through VSP Choice Preferred Providers:

- Lens options that are covered in full with a discounted patient copay
- Exclusive rebates and special offers
- A retail frame allowance backed by a wholesale guarantee for greater frame coverage
- Discounts on extra pairs of glasses

Best Provider Choices – VSP Choice Preferred Providers for the Best Value

VSP Preferred Providers – VSP offers 45,000 preferred provider access points nationwide in retail, neighborhood, medical, and professional settings. All of our preferred providers offer the best value thanks to exclusive discounts and one-stop-shopping (exams and a great selection of eyewear).

Retail Chain Affiliate Providers¹ – VSP also contracts with Costco[®] Optical, Visionworks, and others as affiliate providers. Costco Optical includes about 400 locations across the country, while Visionworks has locations in 37 states and DC, including well-known stores such as EyeMasters, Eye DRx, Dr. Bizer’s VisionWorld, and Hour Eyes. Whether you choose a preferred or affiliate provider, you will receive a covered-in-full benefit experience.

Other Providers – Members can choose any provider, including local or national chains, through VSP Open AccessSM. Providers can contact us directly to check eligibility and submit claims for you. We also have a direct pay arrangement with Walmart[®] Vision Center and Sam’s Club[®] Optical Center.



Benefits through VSP Choice Preferred Providers subject to applicable copays²

Exam Services	Comprehensive WellVision Exam [®] covered-in-full		
	Contact lens exam – fitting and evaluation (when choosing contacts): Standard and Premium fit: Covered in full with a copay. Member receives 15% off of contact lens exam services; member's copay will never exceed \$60		
Lenses	Glass or plastic:	Single vision Lined bifocal Lined trifocal Lenticular	Covered-in-full Covered-in-full Covered-in-full Covered-in-full
Lens Options	The most popular lens options are covered-in-full with a copay, saving our members an average of 20-25%. Maximum copay on standard lens options:		
	Patient Option	Single Vision	Multifocal
	Standard progressives plastic	N/A	\$55
	Premium progressives plastic	N/A	\$95-105
	Custom progressives plastic	N/A	\$150-175
	Standard anti-reflective coating	\$41	\$41
	Solid tints & dyes (pink I&II)	No copay	No copay
	Solid plastic dye (except pink I&II)	\$15	\$15
	Plastic gradient dye	\$17	\$17
	UV protection	\$16	\$16
	Factory applied scratch-resistant coating	\$17	\$17
	Polycarbonate for children	No copay	No copay
	Polycarbonate	\$31	\$35
	Photochromic plastic	\$70	\$82
	All others	20% discount	20% discount
Frame	<ul style="list-style-type: none"> • Frames covered-in-full up to the retail allowance of \$130 • Frame allowance is guaranteed by a \$50 wholesale allowance, ensuring more than 13,000 frames are covered-in-full • 20% off any amount above the retail allowance • Members can choose from virtually any frame on the market 		

Elective Contact Lenses	<ul style="list-style-type: none"> Prescription contact lens materials covered-in-full up to \$130 retail allowance (in lieu of lenses & frame) VSP members get exclusive mail-in rebate savings³ up to \$110 on eligible Bausch + Lomb contacts and up to \$125 on eligible ACUVUE Brand Contact Lenses Members can choose from any available prescription contact lens materials
Necessary Contact Lenses	Covered-in-full for members who have specific conditions (in lieu of lenses & frame)
Additional Pairs of Glasses	20% off unlimited additional pairs of prescription glasses and/or non-prescription sunglasses ⁴
Primary Eyecare ProgramSM	Supplemental medical coverage for specialty eyecare services and conditions, such as pink eye, and other urgent eyecare needs. \$20 copay per visit
Laser VisionCare ProgramSM	Discounts average 15-20% off or 5% off a promotional offer for laser surgery, including PRK, LASIK, and Custom LASIK ⁵
Low Vision	Supplemental testing covered every two years. 75% coverage for approved low vision aids, up to \$1,000 (less any amount paid for supplemental testing) every two years

Benefits through Affiliate Providers subject to applicable copays²

Exam Lenses:	Covered in full	Frame	Frames are covered in full up to the retail allowance of \$70 at Costco ⁶ and \$130 at other affiliate locations
Single vision	Covered in full		
Lined bifocal	Covered in full	Contact lens:	
Lined trifocal	Covered in full	(in lieu of lenses & frame)	
Lenticular	Covered in full	Exam (fitting & evaluation)	Standard and Premium fit: Covered in full with a copay not to exceed \$60
Lens Options	Special pricing at Costco, 20% off at other affiliates	Materials:	
		Elective	\$130 allowance
		Necessary	Up to \$210

Benefits through Other Providers subject to applicable copays²

Exam Lenses:	\$45	Frame	\$70
Single vision	\$30	Contact lens exam & materials	
Lined bifocal	\$50	(in lieu of lenses & frame):	
Lined trifocal	\$65	Elective	\$105
Lenticular	\$100	Necessary	\$210

Exclusions⁷

There may be some materials and services with either limited or no coverage under this plan. Please contact VSP for more information.

¹ Affiliate provider arrangement upon request. Benefits vary at affiliate locations.

² When covered in full services are obtained from a VSP Preferred Provider, the patient will have no out-of-pocket expense other than any applicable copays (\$10 exams / \$25 materials). Services and eyewear obtained through affiliate and other providers are subject to product availability and the same copays and limitations.

³ Rebates subject to change.

⁴ 30% discount applies to glasses purchased the same day as the member's eye exam from the same VSP provider who provided the exam. Members also receive 20% off unlimited additional pairs of glasses valid through any VSP provider within 12 months of the last covered eye exam.

⁵ Custom LASIK coverage only available using wavefront technology with the microkeratome surgical device. Other LASIK procedures may be performed at an additional cost to the member. Laser VisionCare discounts are only available from VSP-contracted facilities.

⁶ Costco allowance is equivalent to the frame allowance at preferred providers and other affiliate locations (average frame at Costco is \$68).

⁷ Coverage shall be governed solely by the terms of your VSP contract.