

# **Employee Vision Benefits**

effective 01/01

### **Lakefield Veterinary Group**





GR 7451 11-20 Focus®

## **Your VSP Vision Plan**

VSP offers the nation's largest network of independent doctors. Retail locations include:









Browse and buy online at <u>eyeconic.com</u> and get the most current deals on eyewear. Eyeconic.com is in the VSP network, and your vision benefits are applied directly to your online order.

#### **VSP** providers offer:

- A 20% discount on the remaining frame balance, additional prescriptions glasses and non-prescription sunglasses, plus 20-40% off lens enhancements. Find more ways to save at vsp.com/specialoffers.
- An extra \$20-\$40 to spend on featured frame brands.
- The option to apply your lens and frame allowances to prescriptions safety glasses in lieu of regular eyeglasses or contacts.
- 15% average off retail for LASIK or PRK laser eye correction, or 5% off promotional price, at VSP-contracted facilities.

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

• Extended hours and no claim forms. 91% of VSP doctors offer early morning, evening or weekend hours, and they take care of filing your claim.

### **Prescription savings**

You and your covered dependents can save on prescription medications at over 60,000 pharmacies across the nation. Participating pharmacies give your normal health care pharmacy benefits, or the prescription discount, whichever saves you more. This is offered at no additional cost to your plan premium and is not insurance.

Find a pharmacy near you - ameritas.com/rxpharmacy

Look up a price - ameritas.com/rxpricing



Tips on using this fillable brochure

Step 1: Download this brochure.

Step 2: Personalize the effective date and customer name sections on page 1.

Step 3: Click this page to upload the highlight sheet. (All you need is the first page that features the plan details. The rest of the highlight sheet text is represented in the booklet content.)

Step 4: When selecting the file you want to add, check the filter in the lower right-hand corner. This will ensure you are able to select the file type of your choice.

Step 5: Save it. If needed, you can order printed booklets in Workfront. From the Knowledge Center, click Submit a Workfront Request, then choose GROUP Direct to Print Request from the drop down.

# **Frequently Asked Questions**

#### Can I use my benefits if I visit a provider outside the network?

Yes, 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 out-of-network plan benefits. Greater benefits are available with network providers, and they submit the claim for you.



#### Can I shop online for glasses and contacts?

Yes, after you complete your vision examination and obtain

your prescription, you can purchase glasses or contacts online from any site. Browse and buy eyewear online at eyeconic.com, which is in the VSP network, and your vision benefits are applied directly to your online order, so you don't have to pay full price and wait for a reimbursement.

#### What is the eye exam benefit?

Most plans cover one eye exam each year in full when you visit a network provider. Please see your plan highlight sheet for out-of-network benefits.

#### 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 your plan highlight for details on how this exam is covered.



#### Can I get glasses and contacts in the same year?

No, your benefit can be applied to contacts OR glasses during the benefit

year. In other words, you will not receive an allowance for contacts if you already chose to apply your vision benefits to a new pair of lenses and/or frames during the same benefit year.

#### Are there discounts available for LASIK surgery?

Yes, members may receive a 15% discount off the retail price of LASIK surgery or 5% off the promotional price.



#### Are optional lens coatings covered?

Lens options are not covered by these plans. When you visit a network provider, you'll get discounts on a variety of lens coating options. See the plan highlights for details. Extra charges can add up quickly, so make sure you discuss these options and their costs.

#### Who do I contact if I have questions?

Contact VSP for benefit, claims or network auestions. 800-877-7195 Mon-Fri 7am-10pm Sat-Sun 9am-10pm (CST)

Contact Ameritas for billing, administration, ID card or network questions. 800-659-2223 Mon-Thu 7am-7pm Fri 7am-5:30pm (CST)

Visit vsp.com and ameritas.com to set up your member accounts and access the information listed above.



This is not a certificate of insurance or guarantee of coverage. Plan designs may not be available in all areas and are subject to individual state regulations. This information is provided by Ameritas Life Insurance Corp. (Ameritas Life). Group dental, vision and hearing care products (9000 Rev. 03-16, dates may vary by state) are issued by Ameritas Life. This piece is not for use in New Mexico. The Ameritas Dental Network is not available in RI. In Texas, our dental network and plans are referred to as the Ameritas Dental Network. Ameritas, the bison design, "fulfilling life" and product names designated with SM or ® are service marks or registered service marks of Ameritas Life, affiliate Ameritas Holding Company or Ameritas Mutual Holding Company. All other brands are property of their respective owners. © 2020 Ameritas Mutual Holding Company.









