

Frequently Asked Questions

About the VSP Benefit

Q. How do I verify my benefits and find out when I'm eligible for services?

A. Visit the VSP Web site at www.vsp.com. To access information, enter the covered member's VSP identification number (usually the Social Security number) and last name. You can also call VSP Member Services at (800) 877-7195.

Q. How do I find a VSP doctor?

A. At www.vsp.com, you can quickly locate a VSP doctor. Simply sign-on from the VSP homepage by entering your member ID (usually the member's Social Security number) to begin your search. You can search for a doctor by name or location. If searching online is not your first choice, you can call VSP's toll-free number at (800) 877-7195.

Q. Am I responsible for copayments when I visit my VSP doctor?

A. Yes, if your plan includes copayments, pay them to the VSP doctor during your visit. Copayments typically apply to you and your dependents covered under your VSP plan.

Q. What are some options that may require out-of-pocket expenses on my part?

A. Examples include:

- Lens options which can enhance the appearance of your glasses
 - Scratch-resistant coating
 - Anti-reflective coating
 - Ultraviolet (UV) protection
 - Progressive lenses
 - Blended bifocal lenses
 - Most tinted and photochromic lenses
- A frame valued at more than the plan's allowance

Q. Can I choose contact lenses instead of glasses?

A. Yes. Keep in mind, if you choose contacts you will not be eligible to receive lenses and a frame during the same service period.

Q. What does my allowance for contact lenses cover?

A. Your allowance is applied to both the contact lens exam (fitting and evaluation) and the contact lenses. The contact lens exam is a special exam for ensuring proper fit of your contacts and evaluating your vision with the contacts. You will be responsible for costs exceeding the allowance.

Q. Are there any additional VSP discounts or savings I am eligible to receive?

A. If you choose contact lenses, but also wear prescription glasses, you'll benefit from valuable savings of 20% off the cost of non-covered pairs of prescription glasses (lenses and a frame). The same applies if you obtain glasses but also wish to purchase an additional pair not covered by the plan, including prescription sunglasses. Simply obtain services within 12 months from the same VSP doctor who provided your last covered eye exam. You can also save 15% off the cost of your contact lens exam when you receive contact lens services from VSP. This discount does not apply to the price of your contact lenses.