

# Printers' Disability Trust – Vision Plans – FAQ

## What is the difference between my 2 vision plan options?

Both plans are use the VSP network. The difference is the in-network allowance for Frames and Contacts.

Plan 1 allows \$130, while Plan 2 allows \$180.

## Is there a waiting period?

There are no waiting periods. Your benefits can be used on the first day of your effective date.

## How often can I get an exam, contacts or glasses?

You may receive a vision exam every 12 months; contacts **OR** lenses every 12 months; and frames every 24 months. Each based on date of service.

## Can I get both glasses and contacts?

Your plan will only cover the glasses **OR** contacts in the same year. If you choose to get both glasses and contacts, you will need to pay out of pocket for either the glasses or the contacts. Also, members can receive 20% off another complete pair of eyeglasses and a 15% discount off conventional contact lenses once the covered benefit has been used. Your provider can help you decide how to file, to give you the lowest out of pocket cost.

## Does our plan cover disposable contact lenses?

Yes. They are covered up to the contact lens allowance. The allowance needs to be used at one time, because the lens frequency will reset after the purchase.

## Does VSP offer any additional discounts?

Yes! At in-network providers, members receive 20% discount off additional prescription eyewear purchases, 15% discount off conventional contact lenses. Don't like wearing glasses or contacts? No problem. We also offer discounts on LASIK laser vision correction.

Discounts are not insurance benefits.

## Where can I go to use my benefits?

Find independent and retail providers at <https://www.vsp.com/choicewithaffiliates>. Members can even download a mobile app to their iPhones or iPads for on-the-go access to our provider network. Be sure to log in to your VSP account so you get your full network listing. Your network is the VSP Choice Network with Affiliate Retail locations!

### **What is the VSP Premier Program, and do I have access?**

Yes! You have access to all Premier Program locations. VSP network doctors who participate in the Premier Program provide the personalized attention you want and the ease you need. They also carry the latest technology available and provide bonus offers that are exclusive to Premier Program locations. Simply put, members get the most from their benefits when they visit a Premier Program location.

### **Can I go out of network?**

Yes, Coverage is provided, but members must pay for services first. You may remit your out of network claim online at VSP.com for reimbursement.

### **Can I purchase glasses online?**

YES! VSP has an in-network online retail store called Eyeconic. Log in to your VSP account while shopping at Eyeconic and your In-network benefits will be automatically applied!

You may also visit other on-line stores, and out of network benefits.

### **Are Lenticular lenses covered?**

Yes - they are covered in full in network.

### **What is a contact lens fit and follow up? How is it covered?**

Your EyeDoctor will charge you a separate "fit and follow up" charge, in addition to your regular exam, when you order contacts. A fit and follow up is when a patient is fitted for contact lenses and instructed in the use and care of their lenses. Complex fittings (toric, multi-focal, monovision) may require two or more follow up visits. When you visit a VSP network provider, they will not charge more than \$60 for this service, regardless of the number of follow up visits needed.

### **I don't wear glasses and can see fine! Why do I need an eye exam?**

Getting an eye exam is part of a healthy person's regular routine, whether your vision is 20/20 or requires correction. In addition to detecting glaucoma or cataracts, an eye exam may detect other health issues such as high blood pressure, diabetes and high cholesterol - just to name a few.

### **How often should I get an eye exam?**

As with any type of ongoing health care, annual eye exams are a good rule of thumb unless otherwise directed by your doctor.