

This proposal was created for City of Boulder, Colorado – January 2013

## Why Vision Care?

Did you know that only 21% of Americans receive annual physicals each year, while 61% of Americans with vision care receive an annual eye exam? Eyecare is about more than just getting glasses or contacts. Eye exams can catch early warning signs of serious health conditions, like diabetes, high blood pressure, and high cholesterol. In fact, your eyes are the only places on your body that provide a clear view of your blood vessels. This can tell a lot about your overall health and allow for early treatment of symptoms before costly complications arise.

## The VSP Difference

VSP offers you stress-free administration and personalized support from an experienced account team. Plus, our online Clients & Benefit Managers Resource Center provides tools to help you easily manage your plan. And with 99% overall member satisfaction and an award-winning member services call center we guarantee your members will be happy or we'll make it right. Selecting the right vision plan for your organization is important, so consider these VSP differences:



Our complimentary Eye Health Management Program<sup>®</sup> focuses on the early treatment and management of eye and related health conditions using a unique combination of education, medical data, and the best eyecare providers.



VSP is the only vision benefit provider to be a National Strategic Partner of the American Diabetes Association (ADA).



A study conducted by Human Capital Management Services found that for every \$1 invested in VSP exam services, clients save 94¢ in medical, lost-time, and human capital costs because of early detection through a VSP WellVision Exam.



The VSP GetFIT Program is a free customizable wellness program. Materials are available in English and Spanish for all your members and their dependents. Plus, we provide tools to help you administer the program.

## Flexible and Personalized Eyecare

From eyewear selection to provider locations, choice is important. That's why we offer a unique open access model that provides the flexibility to use VSP benefits at any eyecare location. When members visit a VSP Preferred Provider they'll get greater coverage along with these enhanced benefits:

- value-added savings and discounts on lens options, contact lenses, and sunglasses,
- guaranteed satisfaction,
- integrated medical management with our Eye Health Management Program.

VSP Preferred Providers are in retail, neighborhood and medical settings. And 88% offer early morning, evening and/or weekend appointments with 24-hour on-call availability. Plus, since VSP providers average 21 years in practice, members benefit from the continuity of care they receive from seeing the same provider year after year. In fact, nearly 50% of all members have seen the same VSP provider for more than four years.

Members can also use their VSP benefit on any brand of eyewear including popular brands like:

Calvin Klein  
Coach  
Disney

FENDI  
Michael Kors  
Nautica

Nike  
Sean John  
Tommy Bahama

## The Plan Details: VSP Choice Plan

BENEFIT	VSP PREFERRED PROVIDER*	OPEN ACCESS PROVIDER
WellVision® Exam	Covered in full after \$20 exam copay	Reimbursed up to \$50.00
Single Vision Lenses	Covered in full after \$20 materials copay	Reimbursed up to \$50.00
Lined Bifocal Lenses	Covered in full after \$20 materials copay	Reimbursed up to \$75.00
Lined Trifocal Lenses	Covered in full after \$20 materials copay	Reimbursed up to \$100.00
Lenticular Lenses	Covered in full after \$20 materials copay	Reimbursed up to \$125.00
Frame	Covered up to \$130.00 allowance (\$50.00 wholesale)	Reimbursed up to \$70.00

### Contact Lens Services and Materials:

Elective (instead of glasses)	Covered up to \$130.00 (includes contact lens services and materials)	Reimbursed up to \$105.00
Necessary	Covered in full after \$20 materials copay	Reimbursed up to \$210.00

\* 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.

## The Plan Highlights: Choice Plan

Benefit	Benefit Highlights
<b>WellVision Exam</b>	Thorough eye exams can detect symptoms of serious eye conditions and health conditions, like diabetes and high cholesterol.
<b>Lenses</b>	In addition to covered-in-full glass or plastic lenses, VSP Preferred Providers offer cost controls on all lens options, saving our members an average of 35-40% off their normal fees. Members also receive 30% off unlimited additional pairs of prescription and non-prescription glasses, including sunglasses <sup>1</sup> . Plus, dependent children of members are eligible for covered-in-full polycarbonate lenses.
<b>Frames</b>	To ensure our members get the best value, our retail frame allowances are backed by a guaranteed wholesale allowance. This means the member receives the same value no matter which VSP Preferred Provider they visit. Members also receive 20% off any amount exceeding their allowance.
<b>Contact Lenses</b>	VSP Preferred Providers offer a 15% discount off their contact lens services. Refit and replacement contact lens wearers may qualify for a covered in full <sup>2</sup> contact lens exam and a six-month supply of approved lenses, including toric, multifocal, and silicone hydrogel. Necessary contact lenses are covered-in-full for members who have specific conditions for which contact lenses provide better visual correction.
<b>Laser VisionCare Program</b>	VSP contracted laser centers provide discounts for laser surgery, including PRK, LASIK and Custom LASIK <sup>3</sup> . Discounts average 15% off or 5% off if the laser center is offering a promotional price. <sup>4</sup> Plus, members who've had PRK, LASIK or Custom LASIK vision correction surgery can use their covered-in-full benefit for sunglasses, instead of a prescription pair of glasses.
<b>Low Vision</b>	Low vision is vision loss sufficient enough to prevent reading and performing daily activities. With pre-approval from VSP, low vision supplemental testing is covered every 2 years. VSP will pay 75% of the cost for approved low vision aids, up to \$1,000 (less any amount paid for supplemental testing) per member every 2 years.
<b>Primary EyeCare Plan<sup>SM</sup></b>	VSP Preferred Providers provide supplemental medical coverage for specialty eyecare services and conditions, such as pink eye, and other urgent eyecare needs. Members can see their VSP Preferred Provider without a referral, as often as needed. A \$20.00 copay applies for each visit.
<b>Exclusions and Limitations</b>	There may be some materials and services with either limited or no coverage under this plan. Please contact your VSP representative for more information.

<sup>1</sup> 30% discount applies to glasses purchased the same day as the member's eye exam from the same VSP Preferred Provider who provided the exam. Members will also receive 20% off unlimited additional pairs of glasses valid through any VSP Preferred Provider within 12 months of the last covered eye exam.

<sup>2</sup> If a member selects a lens from a tier that is above their allowance they pay the difference. If a member selects a lens from a tier that is below their allowance they may apply the remaining balance toward additional contact lenses. This program was designed for standard fit members, VSP Preferred Providers will determine if a member qualifies.

<sup>3</sup> 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.

<sup>4</sup> LaserVision Care discounts are only available from VSP-contracted facilities.