


Your Ameritas VSP Vision Benefits

The VSP Choice Network offers the nation's largest network of independent doctors. 86% of VSP doctors offer early morning, evening or weekend appointments, and 24-hour access to emergency care. Retail locations include:    

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

Find VSP network providers at vsp.com.

You can use your benefits with any vision provider. If you visit an out-of-network provider, you will pay your provider the full balance and submit a claim with your itemized receipt to Ameritas for reimbursement based on your out-of-network plan benefits. Keep in mind that some VSP clinics have non-VSP providers, so it is important to also confirm the provider is in network with VSP.

Your plan pays:

	In-network	Out-of-network
Annual eye exam	100%	Up to \$68
Lenses		
Single vision	100%	Up to \$30
Bifocals	100%	Up to \$50
Trifocals	100%	Up to \$65
Lenticular	100%	Up to \$100
Progressive	Call for details	N/A
Frames		
At Costco/Walmart	\$500 \$275	Up to \$70 N/A
Contacts		
Elective	Up to \$500	Up to \$145
Medically required	100%	Up to \$210
Fit & follow-up exam	Up to \$60	No benefit
Deductible	\$0 Exam	
Per person per calendar year	\$0 Eyeglass lenses or frames	

Benefit Frequencies

You can get an exam every 12 months, eyeglasses or contact lenses every 24 months and frames every 24 months. These durations are based on the previous date of service. Your benefits 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 eyeglass lenses and/or frames during the same benefit year.

VSP providers offer:

- 20% off the remaining frame balance, additional prescriptions glasses and non-prescription sunglasses, plus 20-40% off lens enhancements
- An extra \$20-\$40 to spend on featured frame brands. Find more ways to save at vsp.com/specialoffers
- 15% average off retail for LASIK or PRK laser eye correction, or 5% off promo price, at VSP- contracted facilities

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

Discounted member cost for lens options

Std. polycarbonate	\$33	No benefit
Tints & dyes (except pink I & II)	\$15-\$17	No benefit
Photochromatic	\$31-\$82	No benefit
Scratch resistant	\$17-\$33	No benefit
Anti-reflective	\$43-\$85	No benefit
Ultraviolet	\$16	No benefit



Your Ameritas vision plan includes hearing and LASIK benefits.

Your plan pays:

Annual hearing exam	Up to \$75
Hearing aids (per ear)	50% Up to \$1250
Hearing aid maintenance	Up to \$40
Deductible	\$0

SoundCare® is not tied to a network; you can seek services from any doctor at any facility. After receiving a hearing exam or hearing materials, simply submit a claim to Ameritas for reimbursement. You also have the option of seeking services through an EPIC provider that may be able to offer better pricing on hearing devices. Their counselors will help you find an EPIC alliance provider, schedule an exam, receive treatment if needed, submit your claim and more. Call toll-free, 877-359-8346.

Your plan pays:

Lifetime benefit per eye	\$500
Deductible	\$0

LASIK Advantage® is not a discount program, it is a cash reimbursement. There is no network; you can seek LASIK services from any doctor at any facility and take advantage of discounts or specials that may be offered by the provider. The payment is a lifetime benefit available only once per person. You may not combine the per eye benefit amounts to pay for a covered procedure for a single eye.

You can submit a Lasik claim in three easy steps.

- 1) Get an itemized receipt from your provider.
- 2) Download and fill out Part 1 of a [LASIK claim form](#).
- 3) Submit the claim by fax or mail. And you can check your claims status in your member portal.

Who do I contact if I have questions?

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

Contact Ameritas for SoundCare 877-359-8346 or LASIK Advantage 800-487-5553 questions.
Mon-Thu 7am-7pm Fri 7am-5:30pm (CST)

Visit vsp.com and ameritas.com to set up your member accounts.