



Before your enrollment deadline, give vision benefits some serious thought. Vision insurance can be just as important to a lifetime of good health as your medical plan. You have two plans to choose from. Take a closer look, and find out what vision benefits can do for you and your family.

Employee Vision Benefits

effective July 1, 2021

Salt Lake Community College



Your VSP Vision Plan

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



eyeconic

Browse and buy online at [eyeconic.com](https://www.eyeconic.com) 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](https://www.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.

Focus® Plan Summary

Effective Date: 7/1/2021

Coverage	In-Network (VSP Choice Network and Affiliates)	Out of Network
Deductibles	\$20 for an Eye Exam and \$25 for Contacts, Eye Glass Lenses or Frames*	\$20 for an Eye Exam and \$25 for Contacts, Eye Glass Lenses or Frames
Annual Eye Exam	Covered in Full	Up to \$45
Single Vision Lenses	Covered in Full	Up to \$30 Per Pair
Bifocal Lenses	Covered in Full	Up to \$50 Per Pair
Trifocal Lenses	Covered in Full	Up to \$65 Per Pair
Lenticular Lenses	Covered in Full	Up to \$100 Per Pair
Progressive Lenses	See Lens Options Table	N/A
Contacts Fit & Follow Up Exams	Up to \$60	No Benefit
Elective Contacts	Up to \$150	Up to \$120
Medically Necessary Contacts	Covered in Full	Up to \$210
Frame Allowances	Up to \$150**	Up to \$70
Exam Frequency	Once per policy year	Once per policy year
Lens or Contacts Frequency	Once per policy year	Once per policy year
Frame Frequency	Every other policy year	Every other policy year

*Deductible applies to a complete pair of glasses or to frames, whichever is selected.

**The Costco and Walmart allowance will be the wholesale equivalent.

Lens Options (member cost)*

Lens Options	In-Network (VSP Choice Network and Affiliates) (Other than Costco)	Out-of-Network
Progressive Lenses	Up to provider's contracted fee for Lined Bifocal Lenses. The patient is responsible for the difference between the base lens and the Progressive Lens charge.	Up to Lined Bifocal allowance.
Std. Polycarbonate	Covered in full for dependent children. \$33 adults	No benefit
Solid Plastic Dye	\$15 (except Pink I & II)	No benefit
Plastic Gradient Dye	\$17	No benefit
Photochromatic Lenses (Glass and Plastic)	\$31-\$82	No benefit
Scratch Resistant Coating	\$17-\$33	No benefit
Anti-Reflective Coating	\$43-\$85	No benefit
Ultraviolet Coating	\$16	No benefit

*Lens Option member costs vary by prescription, option chosen and retail locations.

Your EyeMed Vision Plan

EyeMed's Insight network includes some of the most recognized names, including:



contactsdirect

Browse and buy eyewear online. Glasses.com and Contacts Direct are in the EyeMed network, and your vision benefits are applied directly to your online order.

GLASSES.COM

EyeMed providers offer:

- Discounts on lens options and 20% off the remaining frame balance and non-prescription sunglasses. Plus save 40% off a second pair of prescriptions glasses. More savings offers are available within the EyeMed member portal.
- Nearly 100 frames priced \$130 or lower at every location.
- Cutting-edge lens simulators, virtual frame side-by-side comparisons and some even have on-site labs for same-day glasses.
- 15% average off retail for LASIK or PRK laser eye correction, or 5% off promotional price, at U.S. Laser Network locations.

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

- Extended hours and no claim forms. EyeMed providers are open an average of 10 evening hours and 12 weekend hours each week, and they submit your claim form for you.

ViewPointe® Plan H Summary

Effective Date: 7/1/2021

Coverage	In-Network (EyeMed Insight Network)	Out-of-Network
Deductibles	\$20 for an Eye Exam and \$25 for Contacts, Eye Glass Lenses or Frames	No Deductible
Annual Eye Exam	Covered in Full	Up to \$35
Single Vision Lenses	Covered in Full	Up to \$25 Per Pair
Bifocal Lenses	Covered in Full	Up to \$40 Per Pair
Trifocal Lenses	Covered in Full	Up to \$55 Per Pair
Lenticular Lenses	20% Discount	No benefit
Progressive Lenses	See Lens Options Table	N/A
Standard Contacts Fit & Follow Up Exams	Member cost up to \$40	No Benefit
Premium Contacts (Allowance) Fit & Follow Up Exams	10% off of retail	No Benefit
Elective Contacts	Up to \$150	Up to \$120
Medically Necessary Contacts	Covered in Full	Up to \$200
Frame Allowances	Up to \$150	Up to \$75
Exam Frequency	Once per policy year	Once per policy year
Lens or Contacts Frequency	Once per policy year	Once per policy year
Frame Frequency	Every other policy year	Every other policy year

Lens Options (member cost)

Lens Options	In-Network (VSP Choice Network and Affiliates) (Other than Costco)	Out-of-Network
Standard Progressive Lenses	\$65 + lens deductible	No benefit
Premium Progressive Lenses Tier 1	\$85 + lens deductible	No benefit
Premium Progressive Lenses Tier 2	\$95 + lens deductible	No benefit
Premium Progressive Lenses Tier 3	\$110 + lens deductible	No benefit
Premium Progressive Lenses Tier 4	\$65 plus 80% of charge less \$120 allowance	No benefit
Standard Polycarbonate	\$40	No benefit
Tint (solid and gradient)	\$15	No benefit
Scratch Resistant Coating	\$15	No benefit
Standard Anti-Reflective Coating	\$45	No benefit
Premium Anti-Reflective Coating Tier 1	\$57	No benefit
Premium Anti-Reflective Coating Tier 2	\$68	No benefit
Premium Anti-Reflective Coating Tier 3	80% of the charge	No benefit
Ultraviolet Coating	\$15	No benefit
Lasik or PRK	Average discount of 15% off retail price or 5% off promotion price at US Laser Network participating providers	No benefit

How to Choose a Vision Plan

Both plans help you save money and maintain healthy eyes and sharper vision. To decide which plan is right for you, first, search for your provider or retail location at vsp.com and eyemed.com to find your preferred providers or retail locations. Visiting a network provider will help you save even more. Next, compare the plan details to determine which plan better fits your needs.

No matter which you choose, these plans are designed to be easy to use and to save you money.

- You have the freedom to choose any vision provider. However, your benefit dollars go further when you visit a VSP or EyeMed network provider.
- No claim forms. When you visit a VSP or EyeMed provider, your claim is submitted for you.
- Each network provides additional savings on eyewear and laser vision correction.

Frequently Asked Questions About VSP and EyeMed Vision Plans

What is the difference between the two vision plans I'm being offered?

While the plans, discounts and prices are similar, they feature different networks -- VSP and EyeMed. Search the networks at vsp.com and eyemed.com to find your provider or retail location. You will need to choose either the VSP plan or the EyeMed plan at open enrollment.



What is Ameritas' relationship with VSP and EyeMed?

VSP and EyeMed are the two largest vision care companies in the world. They have relied on Ameritas as a trusted partner for decades. Ameritas handles vision plan administration and underwriting. VSP and EyeMed provide customer service and manage the provider networks.

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 use my benefits at Walmart and Sam's Club?

Yes. Both are in the VSP network. These locations are out-of-network for EyeMed plans, so your out-of-network benefits will apply. These benefits still go a long way due to the lower overall price points of these retailers.



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. Both VSP and EyeMed have online network options where you can shop. 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.

What are medically necessary contact lenses?

Medically necessary contact lenses are for people who are not able to wear glasses to correct their vision. Usually because the contact acts as a brace to correct or retain the shape of the eye. For those who choose contacts over glasses, the elective contact benefit applies.



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?

For benefit, claims or network questions contact:

VSP

800-877-7195

Mon-Fri 7am-10pm

Sat-Sun 9am-10pm (CST)

EyeMed

866-289-0614

Mon-Sat 6:30am-10pm

Sun 10am-7pm (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 or eyemed.com and ameritas.com to set up your member accounts and access the information listed above.



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