



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 7/1/2023



Your Salt Lake City Community College vision benefits allow you to choose between VSP or EyeMed vision plans. Go to <https://explore.ameritas.com/slcc> for detailed explanations of your plan options.



# Your VSP vision plan

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



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. 86% of VSP doctors offer early morning, evening or weekend hours, and they take care of filing your claim.

**Vision Plan Benefits**

	VSP Choice Network	Out-of-Network
Annual Eye Exam	Covered in full	Up to \$45
Single Vision Lenses	Covered in full	Up to \$30
Bifocal Lenses	Covered in full	Up to \$50
Trifocal Lenses	Covered in full	Up to \$65
Lenticular Lenses	Covered in full	Up to \$100
Progressive Lenses	See lens options	NA
Frames	\$150**	\$70
Contacts (standard) fit & follow up exam	Member cost up to \$60	No benefit
Contacts (elective)	Up to \$150	Up to \$120
Contacts (medically necessary)	Covered in full	Up to \$ 210

**Deductible\***

Annual Eye Exam	\$20	\$20
Eyeglass Lenses or Frames	\$25	\$25

\*Applies to a complete pair of glasses or to frames, whichever is selected.

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

**Benefit Frequencies**

Exam/Lens/Frame	<i>Exam and Lenses once per policy year, Frames every other policy year</i>
Contacts in lieu of complete set of glasses	

**Member cost for lens options (May vary by prescription, options chosen and retail location)**

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
Scratch Resistant Coating	\$17-\$33	No benefit
Anti-Reflective Coating	\$43-\$85	No benefit
Ultraviolet Coating	\$16	No benefit

**Can I get glasses and contacts in the same year?**

No. With VSP network plans, benefits for frames and contact/eyeglass lenses are combined. Your benefits can be applied to contacts OR glasses during the benefit year. In other words, you will not receive an allowance for frames if you already chose to apply your vision benefits to contacts during the same benefit year.

# Your EyeMed vision plan

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



**contactsdirect**

Browse and buy eyewear online. [Glasses.com](#) and [ContactsDirect](#) 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.

- Many locations offer evening hours during the week and extended hours on Saturdays and Sundays.

**Vision Plan Benefits**

	EyeMed Insight Network	Out-of-Network
Annual Eye Exam	Covered in full	Up to \$35
Single Vision Lenses	Covered in full	Up to \$25
Bifocal Lenses	Covered in full	Up to \$40
Trifocal Lenses	Covered in full	Up to \$55
Lenticular Lenses	20% discount	No benefit
Progressive Lenses	See lens options	NA
Frames	\$150	\$75
Contacts (elective)	Up to \$150	Up to \$120
Contacts (medically necessary)	Covered in full	Up to \$ 200
Contacts		
Fit and Follow Up Exams		
Standard	Member cost up to \$40	No benefit
Premium (allowance)	10% off of retail	No benefit

**Deductible**

Annual Eye Exam	\$20	No deductible
Eyeglass Lenses	\$25	No deductible

**Benefit Frequencies**

Exam/Lens/Frames *Exam and Lenses once per policy year, Frames every other policy year*

\*Contacts in lieu of lenses

**Member cost for lens options (may vary by prescription, option chosen and retail location)**

Progressive Lenses		No benefit
Standard	\$65 + lens deductible	
Premium		
Tier 1	\$85 + lens deductible	
Tier 2	\$95 + lens deductible	
Tier 3	\$110 + lens deductible	
Tier 4	\$65 plus 80% of charge less \$120 allowance	
Std. Polycarbonate	\$40	No benefit
Tint (solid and gradient)	\$15	No benefit
Scratch Resistant Coating	\$15	No benefit
Anti-Reflective Coating		No benefit
Standard	\$45	
Premium		
Tier 1	\$57	
Tier 2	\$68	
Tier 3	80% of the charge	
Ultraviolet Coating	\$15	No benefit
Lasik or PRK	Average discount of 15% off retail price or 5% off promotional price at US Laser network participating providers.	No benefit

**Can I get glasses and contacts in the same year?**

Yes. With EyeMed network plans, benefits for frames and contact/eyeglass lenses are separated. If you use your lens benefits to purchase contacts, you are still able to use your frame allowance towards new glasses during the same benefit year. In this case the eyeglass lenses to go in your new frames would be an out-of-pocket expense.

# 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](http://vsp.com) and [eyemed.com](http://eyemed.com) to find your preferred providers or retail locations. Visiting a network provider will help you save even more. Then 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](http://vsp.com) and [eyemed.com](http://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 summary 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 summary 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.

**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 summaries 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 7 a.m.-10 p.m.

Sat-Sun 9 a.m.-10 p.m. (CST)

**EyeMed**

866-289-0614

Mon-Sat 6:30 a.m.-10 p.m.

Sun 10 a.m.-7 p.m. (CST)

Contact Ameritas for billing, administration, ID card or network questions.

800-659-2223

Mon-Thu 7 a.m.-7 p.m.

Fri 7 a.m.-5:30 p.m. (CST)

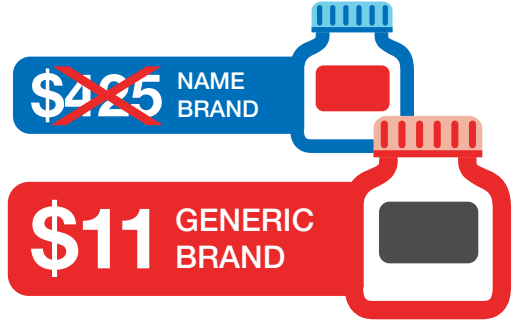
Visit [vsp.com](http://vsp.com) or [eyemed.com](http://eyemed.com) and [ameritas.com](http://ameritas.com) to set up your member accounts and access the information listed above.

# Save more with Ameritas

**Prescription savings.** You and your covered dependents can save on prescription medications at **over 60,000 pharmacies across the nation** including CVS, Walgreens, Rite Aid and Walmart. Participating pharmacies give your normal health care pharmacy benefits, or the prescription discount, whichever saves you more. This is offered at no additional cost to your plan premium and is not insurance.

Find a pharmacy near you – [ameritas.com/rxpharmacy](https://www.ameritas.com/rxpharmacy)

Look up a price – [ameritas.com/rxpricing](https://www.ameritas.com/rxpricing)



<p><b>Prescription Drug Savings Card</b></p> <p>Member Name: _____</p> <p><b>RxBin # 017529    Group # AMERITAS    Member ID # AMER2233    PCN: AMRX</b></p> <p>This is not insurance Administered by Elixir Savings</p> <p>GR 6269 10-20</p>	<p><b>THIS IS NOT INSURANCE</b></p> <p>Certain terms and conditions apply. View terms and conditions at <a href="https://www.ameritas.com/rxterms">ameritas.com/rxterms</a>. Void where prohibited. Discounts available only at participating pharmacies. Process all prescriptions electronically.</p> <p>For prescription discount drug pricing please visit <a href="https://www.ameritas.com/rxpricing">ameritas.com/rxpricing</a>.</p> <p>Discounts available at over 60,000 pharmacies across the nation. To find a pharmacy visit <a href="https://www.ameritas.com/rxpharmacy">ameritas.com/rxpharmacy</a>.</p> <p>Pharmacy and member help desk <b>1-877-684-0032</b></p> <p>This is a FREE card and may not be sold.</p> <p>GR 6269 10-20</p>
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\* On average, you could see up to 65% savings on generic prescriptions, and overall average savings of 40% across brand name and generic prescriptions combined. Illustration numbers are rounded to the nearest dollar amount, based on Lexapro TAB 20MG and Escitalopram TAB 20MG, ZIP 68510.



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