

## *Frequently Asked Questions*

Below are answers to some frequently asked questions from VSP members. If you have a question that is not addressed here, please contact VSP [Member Services](#) or the Office of Human Resources for additional assistance.

### **Q. Who is the "covered member?"**

**A.** The covered member, also referred to as the VSP member, is the person whose employer provides your VSP coverage. Also known as the primary subscriber or insured employee.

### **Q. What is my Member I.D. number?**

**A.** The member I.D. is the covered member's Social Security number. Social Security Numbers are routinely used for patient identification in health care. At VSP, we understand the privacy concerns surrounding one's Social Security Number. Rest assured your Social Security Number will only be used to administer your eye care plan. VSP does not release Social Security Numbers to unauthorized individuals.

### **Q. Does your doctor network include Optometrists, as well as Ophthalmologists?**

**A.** Yes. VSP's doctor list includes highly skilled and professionally certified optometrists and ophthalmologists.

### **Q. How can I find a VSP doctor?**

**A.** Finding a VSP doctor is easy. VSP provides two convenient methods of finding a VSP doctor. You can either visit the [VSP Doctor Directory](#) on line or you can contact [Member Services](#).

### **Q. Once I find a VSP doctor, or if I decide to change my VSP doctor, how do I notify you of my selection?**

**A.** You do not need to notify VSP of your selection or change in VSP doctors. When you're ready, simply make an appointment with a VSP doctor.

### **Q. Can I see an out-of-network provider?**

**A.** If you receive services from a non-participating provider, you are responsible for paying the provider in full, and submitting itemized receipts to VSP for reimbursement. It is important to note that your reimbursement is covered up to \$43.00 for out-of-network providers, and VSP cannot guarantee your satisfaction when services are received from a non-participating provider.

**Q. How do I submit an out-of-network claim for reimbursement?**

**A.** Send the following information to VSP:

- An itemized bill listing the services you received
- The name, address and phone number of the out-of-network provider
- The covered member's Social Security number or VSP member identification number
- The covered member's name, phone number and address
- The name of the group that provides your VSP coverage
- The patient's name, date of birth, phone number and address
- The patient's relationship to the covered VSP member (such as "self," "spouse," "child," "student," etc)

Please keep a copy of the information for your records and send the originals to the following address:

**Vision Service Plan  
Attn: Out-of-Network Provider Claims  
P.O. Box 997105  
Sacramento, CA 95899-7105**

**Q. Do I need an I.D. card?**

**A.** With VSP, you don't need an I.D. card to visit a VSP doctor. Simply call a VSP doctor to schedule an appointment. Be sure to tell the doctor you are a VSP member when making your appointment. The doctor and VSP handle the rest!

**Q. Do I need to fill out a claim form prior to receiving eye care services?**

**A.** VSP members do not complete any paperwork, including claim forms. VSP doctors contact VSP to verify your eligibility, plan coverage and to obtain authorization for services. Upon completion of the appointment, the VSP doctor submits the claim to VSP for processing, and VSP pays the doctor directly.

**Q. Am I responsible for a co-payment when I visit my VSP doctor?**

**A.** Yes, your group's VSP plan includes a \$5.00 co-payment. You will need to pay that to the VSP doctor during your visit. Co-payments apply to both you and your dependents covered under your VSP plan.

**Q. What if I have the Buy-Up Option?**

**A.** Your group's VSP Buy-Up Option plan includes a \$5.00 co-payment for the eye exam and a \$10.00 co-payment for prescription glasses. You will need to pay that to the VSP doctor during your visit. Again, co-payments apply to both you and your dependents covered under your VSP plan.

**Q. What are some frame and lens options that may require out-of-pocket expenses on my part?**

A. Examples include:

- Scratch-resistant coating
- Anti-reflective coating
- Ultraviolet (UV) protection
- Progressive lenses
- Blended bifocal lenses
- Most tinted and photo chromic lenses
- Any frame valued at more than your plan's allowance

**Q. Am I limited to the kind of frame I can pick?**

A. Unlike other plans that may limit choice to a particular line of frames, your VSP frame benefit offers you the freedom to choose a frame that complements your lifestyle. Elon employees receive a 20% discount is applied to complete pairs of prescription glasses. You will be responsible for paying this amount in addition to any applicable co-payments at the time of your visit.

**Q. What if I have the Buy-Up Option?**

A. There is a \$10.00 co-payment for prescription glasses and a \$130.00 allowance on frames. If the frames you selected are over \$130.00, you will get 20% off the amount over your allowance.

**Q. Can I choose contact lenses instead of eyeglasses?**

A. Keep in mind; if you choose contacts you may not be eligible to receive lenses and a frame during the same service period. Elon employees receive a 15% discount on services associated with all prescription contact lenses. If you have the Buy-Up Option, there is a \$130.00 allowance for contacts lens and the contact lens exam (evaluation and fitting), plus there is no co-payment.

**Q. Why is the contact lens exam not covered as part of my routine eye exam?**

A. The contact lens exam is a special exam in addition to your routine eye exam and is important to ensure proper fit of your contact lenses and to evaluate your vision with the contact lenses. Depending on your needs, a doctor will provide value-added services, including training and education based on the type of services and materials provided. You should discuss the services that your doctor provides to better understand the value of their contact lens exam, as well as the extent of the services necessary for your individual eye health.

**Q. Why should I have my eyes examined regularly?**

A. Thorough eye exams are essential not just for detecting vision problems, but also as an important preventive measure for maintaining overall health and wellness. And your VSP Well Vision coverage is designed to protect and enhance your eyesight - your most important sense. In fact, a thorough eye exam can detect certain medical eye conditions, such as glaucoma. Caring for your eyes should always be a part of your regular health care routine.

**Q. How frequently should I have my eyes examined?**

**A.** As a rule, you should not go beyond two years to have your eyes examined, and the recommended care is an exam every year. Those with a family history of eye diseases, diabetic patients, and anyone whose general health is poor or who are taking medications that may have potential side effects on the eye may need to have their eyes examined twice a year. You and your doctor should determine the eye exam schedule that best meet your eye care needs.

**Q. When should my child have his or her first eye exam?**

**A.** The American Optometric Association suggests that children should have their first regular eye exam at 6 months. Follow up exams should be done around age two to three because this is the age when a child's visual system undergoes its most rapid development and vision correction is most effective.

**Q. How frequently should children's eyes be examined after their initial exam?**

**A.** As with adults, children's eyes should be examined every two years - or more frequently if there is an eye or vision problem or a family history of eye disease. School children use their eyes more frequently than adults to read and perform other school activities, so it's extremely critical for them to have regular eye exams. Also, it is important to remember that an eye screening typically offered at school only tests distance. Screenings will not detect some vision problems. Your child can have problems with near vision, eye coordination and focusing and still have 20/20 distance vision. If left untreated, these problems can cause learning disabilities, headaches and other visual discomforts.

**Q. Do I need a special eye exam as I get close to, or past, age 40?**

**A.** You don't need a special eye exam over age 40, but it's critical that you have your regular eye exam at least every two years. As we get older, we are more susceptible to certain eye diseases such as cataracts, glaucoma, and macular degeneration. Getting your eyes regularly examined enables your eye doctor to detect the first signs of disease and prescribe the appropriate treatments to prevent vision loss.

**Q. How can I find out more about Laser Vision Correction?**

**A.** VSP now offers many members the option of laser vision correction surgery to correct such visual acuity problems as near sightedness, farsightedness and even astigmatism. For more details, click on [Laser Vision Correction](#) from VSP's Well Vision Learning Source.

**Q. How do I get other questions answered?**

**A.** If you have additional questions about your VSP coverage, contact [Member Services](#).