



# Wespath

BENEFITS | INVESTMENTS

a general agency of The United Methodist Church

## HealthFlex Plan Comparisons—VSP Vision Benefits

This comparison highlights key differences and similarities between vision plans offered through HealthFlex Exchange: **Exam Core**, **Full-Service** and **Premier**. Vision benefits are provided through VSP.

To use your VSP benefit, register at [vsp.com](http://vsp.com), review your benefit information, and find an eye care provider who is right for you. At your appointment, tell them you have VSP—there is no ID card necessary, but if you would like one as a reference, you can print it at [vsp.com](http://vsp.com). There are no claim forms to submit unless you see an out-of-network provider.

**VSP provider network:** VSP Choice

Benefit	Exam Core	Full-Service	Premier
<b>WellVision Exam</b> <i>Description</i> <ul style="list-style-type: none"> <li>• Focuses on your eyes and overall wellness</li> <li>• Every 12 months</li> </ul>	\$20 co-payment	\$20 co-payment	\$20 co-payment
<b>Prescription Glasses</b>	No coverage	\$20 co-payment	\$20 co-payment
<b>Frame Details</b>	No coverage	<ul style="list-style-type: none"> <li>• Includes \$160 allowance for wide selection of frames</li> <li>• 20% savings on any amount over your allowance</li> <li>• Every 24 months</li> </ul>	<ul style="list-style-type: none"> <li>• Includes \$200 allowance for wide selection of frames</li> <li>• 20% savings on any amount over your allowance</li> <li>• Every 12 months</li> </ul>
<b>Lens Details</b>	No coverage	<ul style="list-style-type: none"> <li>• Includes single vision, lined bifocal and lined trifocal lenses</li> <li>• Includes polycarbonate lenses for dependent children</li> <li>• Every 12 months</li> </ul>	<ul style="list-style-type: none"> <li>• Includes single vision, lined bifocal and lined trifocal lenses</li> <li>• Includes polycarbonate lenses for dependent children</li> <li>• Every 12 months</li> </ul>
<b>Lens Enhancements</b>	No coverage	<ul style="list-style-type: none"> <li>• Standard progressive lenses: \$55</li> <li>• Premium progressive lenses: \$95-\$105</li> <li>• Custom progressive lenses: \$150-\$175</li> <li>• Average savings of 20-25% on other lens enhancements</li> <li>• Every 12 months</li> </ul>	<ul style="list-style-type: none"> <li>• Anti-reflective and UV coating: \$25</li> <li>• Standard progressive lenses: \$55</li> <li>• Premium progressive lenses: \$95-\$105</li> <li>• Custom progressive lenses: \$150-\$175</li> <li>• Average savings of 20-25% on other lens enhancements</li> <li>• Every 12 months</li> </ul>

(over)

Benefit	Exam Core	Full-Service	Premier
<b>Contact Lenses</b>	No coverage	<i>Instead of glasses</i> <ul style="list-style-type: none"> <li>• Includes \$160 allowance for contacts and contact lens exam (fitting and evaluation)</li> <li>• 15% off contact lens exam</li> <li>• Every 12 months</li> </ul>	<i>In addition to glasses</i> <ul style="list-style-type: none"> <li>• Includes \$200 allowance for contacts and contact lens exam (fitting and evaluation)</li> <li>• 15% off contact lens exam</li> <li>• Every 12 months</li> </ul>
<b>Additional Coverage</b>	NA	Diabetes Eyecare Plus Program	Diabetes Eyecare Plus Program
<b>Out-of-Network Coverage</b>	No coverage	<ul style="list-style-type: none"> <li>• Exam up to \$45</li> <li>• Frame up to \$70</li> <li>• Single vision lenses up to \$30</li> <li>• Lined bifocal lenses up to \$50</li> <li>• Lined trifocal lenses up to \$65</li> <li>• Progressive lenses up to \$50</li> <li>• Contacts up to \$105</li> </ul>	<ul style="list-style-type: none"> <li>• Exam up to \$45</li> <li>• Frame up to \$70</li> <li>• Single vision lenses up to \$30</li> <li>• Lined bifocal lenses up to \$50</li> <li>• Lined trifocal lenses up to \$65</li> <li>• Progressive lenses up to \$50</li> <li>• Contacts up to \$105</li> </ul>
<b>Extra Savings</b>	<ul style="list-style-type: none"> <li>• 20% savings on complete pair of prescription glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your WellVision Exam</li> <li>• 15% savings on a contact lens exam (fitting and evaluation)</li> </ul>	<ul style="list-style-type: none"> <li>• Extra \$20 to spend on featured frame brands. Go to <a href="http://vsp.com/specialoffers">vsp.com/specialoffers</a> for details.</li> <li>• 20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your WellVision Exam</li> <li>• No more than \$39 co-payment on routine retinal screening as an enhancement to a WellVision Exam</li> <li>• Average 15% off the regular price or 5% off the promotional price; discounts only from contracted facilities</li> </ul>	<ul style="list-style-type: none"> <li>• Extra \$20 to spend on featured frame brands. Go to <a href="http://vsp.com/specialoffers">vsp.com/specialoffers</a> for details.</li> <li>• 20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your WellVision Exam</li> <li>• No more than \$39 co-payment on routine retinal screening as an enhancement to a WellVision Exam</li> <li>• Average 15% off the regular price or 5% off the promotional price; discounts only from contracted facilities</li> </ul>
<b>Laser Vision Correction</b>	Average 15% off regular price or 5% off promotional price; discounts only available from contracted facility	Average 15% off regular price or 5% off promotional price; discounts only available from contracted facility	Average 15% off regular price or 5% off promotional price; discounts only available from contracted facility

Coverage with a participating retail chain may be different. Once your benefits are effective, visit [vsp.com](http://vsp.com) for details.