



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

(over)

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