

# VSP-3 Plus Benefits

## In-network providers

When you see a MESSA VSP in-network provider for services that are covered charges (exam, lenses and frame allowance, or exam and contact lenses), the provider bills VSP directly for the covered charges. If the cost of the frames or contact lenses exceeds the maximum benefit allowance specified in the chart below, the member will have to pay the provider directly for excess costs. A directory of MESSA VSP in-network providers is available on the web at [www.messa.org](http://www.messa.org) > Members > Find a Doctor > VSP Vision (Find an Eye Doctor).

## Out-of-network providers

(Maximum reimbursement to patient)

Out-of-network providers are providers who do not participate with MESSA's VSP plan. Benefits for examinations, lenses or frames that are obtained from an out-of-network provider are subject to a maximum reimbursement. Members and dependents who choose to see an out-of-network provider must pay the provider and submit an itemized receipt to VSP for reimbursement. The member is responsible for the difference. The reimbursement will be limited to the maximum amount for each covered charge as indicated in the chart below.

Features	VSP-3 Plus In-network provider	VSP-3 Plus Out-of-network provider
<b>Exam</b>		
<ul style="list-style-type: none"> <li>■ Optometrist</li> <li>■ Ophthalmologist</li> </ul>	No copayment	\$35 maximum reimbursement \$45 maximum reimbursement
<b>Contact lens allowance (includes exam)</b>		
<ul style="list-style-type: none"> <li>■ Cosmetic (elective)</li> <li>■ Disposable</li> </ul>	Covered in full \$200	\$150 maximum reimbursement
<b>Frame allowance</b>	<b>\$80</b>	<b>\$66 maximum reimbursement</b>
<b>Lenses</b>		
<ul style="list-style-type: none"> <li>■ Single vision</li> <li>■ Bifocal</li> <li>■ Trifocal</li> <li>■ Lenticular</li> </ul>	Covered	\$38 maximum reimbursement \$60 maximum reimbursement \$72 maximum reimbursement \$108 maximum reimbursement
<b>Extra lens features</b>		
<ul style="list-style-type: none"> <li>■ Pink #1 or #2 tint</li> <li>■ Rimless</li> <li>■ Oversize</li> <li>■ Blended</li> <li>■ Progressive</li> </ul>	Covered	Patient pays for all materials and services above maximum reimbursement amount.
<b>Tinted</b>		
<ul style="list-style-type: none"> <li>● Tinted single vision</li> <li>● Tinted bifocal</li> <li>● Tinted trifocal</li> <li>● Tinted lenticular</li> </ul>	Covered	\$42 maximum reimbursement \$70 maximum reimbursement \$84 maximum reimbursement \$118 maximum reimbursement
<b>Polarized</b>		
<ul style="list-style-type: none"> <li>● Polarized single vision</li> <li>● Polarized bifocal</li> <li>● Polarized trifocal</li> <li>● Polarized lenticular</li> </ul>	Covered	\$56 maximum reimbursement \$90 maximum reimbursement \$110 maximum reimbursement \$138 maximum reimbursement