

VSP-3 Benefits



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In-network providers

Most eye doctors are in VSP's Signature network. Staying in-network makes sure you get the most value from your benefits and limits your out-of-pocket costs. In-network doctors bill VSP directly as a convenience to you. A directory of Signature network doctors is available at messa.org or vsp.com. Call VSP member services at 800-877-7195 for assistance.

Out-of-network providers (Maximum reimbursement to patient)

If you choose to see a doctor who is not in the VSP Signature network, your out-of-pocket costs will likely be higher and you must submit the itemized receipts to VSP for reimbursement. For more information, visit vsp.com or call VSP member services at 800-877-7195.

Benefit	In-network provider	Out-of-network provider maximum allowance
Examination		
■ Optometrist	No copayment	\$35
■ Ophthalmologist		\$45
Contact lenses (includes eye exam and contact lens exam)		
■ Elective lenses to improve vision	\$115 allowance	\$115
■ Medically necessary – to correct keratoconus, irregular astigmatism, irregular corneal curvature or vision to 20/70 in the better eye	MESSA pays 100% of the approved amount	\$200
Eyeglass frames	\$65 allowance	\$55
Eyeglass lenses		
■ Single vision		\$38
■ Bifocal	MESSA pays 100% of the approved amount	\$60
■ Trifocal		\$72
■ Lenticular		\$108
Eyeglass lens enhancements		
■ Rose #1 or #2 tint		Member must pay the difference between the approved amount and the provider charge.
■ Rimless		
■ Oversize	MESSA pays 100% of the approved amount	
■ Blended		
■ Photochromic		
■ Progressive	Not covered	
■ Tinted		
• Single vision		\$42
• Bifocal		\$70
• Trifocal		\$84
• Lenticular	MESSA pays 100% of the approved amount	\$118
■ Polarized		
• Single vision		\$56
• Bifocal		\$90
• Trifocal		\$110
• Lenticular		\$138