

Clear Vision, Bright Retirement: Your Benefits Illuminated

OPEN ENROLLMENT: NOVEMBER 1 - 30, 2023

FEBRUARY 1, 2024



## Eye Care is Healthcare

Help keep yourself healthy with a yearly eye exam from a VSP network doctor.

## Did you know?

Annual eye exams provide an unobstructed view of the blood vessels and can help detect **up to 270** eye and health conditions like glaucoma, diabetes, high cholesterol, and high blood pressure.\*

Nearly **96 million** US adults are living with **pre-diabetes**, and **84%** don't know they have it.\*\*



# Retinal Screening

Retinal screening photos are images of the inside of the eye that are used as baseline documentation of a healthy eye or to screen for potential disease(s).

These images can be compared year after year to monitor even the most subtle changes in the eyes.

Members pay no more than a \$39 copay for retinal screening each year.

Members with diabetes receive fully covered retinal screening each year.\*



# Using Your Benefit is Easy

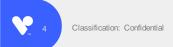
## Once you're enrolled...

Create an account at **vsp.com** and review your personalized benefit information.

You can find a VSP in-network doctor by visiting **vsp.com** or calling **800.877.7195.** 

No ID card needed. At your appointment, simply tell them you have VSP—and we'll take care of the rest!

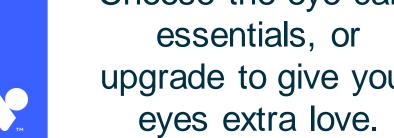




## **ACERA VSP PLAN OFFERING**

ACERA and VSP provides you with a choice of two vision plans.

Choose the eye care essentials, or upgrade to give your







|   | BASE PLAN  | BUY UP PLAN   |
|---|--|---|
| Exams                                       | <ul><li>WellVision Exam covered every 12 months</li><li>No Copay</li></ul>   | WellVision Exam covered every 12 months     \$15 Copay for Exam and Glases  |
| Frame Allowance                             | <ul> <li>Every 24 months</li> <li>\$25 Copay for materials (lenses &amp; frame)</li> <li>\$175 Frame Allowance</li> <li>\$195 Frame Allowance for Featured Frame Brands</li> <li>20% Savings on Frames over Allowance</li> <li>\$96 Costco Frame Allowance</li> </ul>                    | <ul> <li>Every 12 months</li> <li>\$250 Frame Allowance</li> <li>\$270 Frame Allowance for Featured Frame Brands</li> <li>20% Savings on Frames over Allowance</li> <li>\$135 Costco Frame Allowance</li> </ul>   |
| Lenses                                      | <ul><li>Every 12 months</li><li>Single Vision, lined bifocal &amp; lined trifocal lenses</li></ul>   | Every 12 months     Single Vision, lined bifocal & lined trifocal lenses  |
| Lens Enhancements                           | <ul> <li>Every 12 months</li> <li>Polycarbonate Lenses for Children</li> <li>Standard Progressives</li> <li>Premier / Custom Progressives - \$95 - \$175 Copays</li> <li>30% Savings on other Lens Enhancements</li> </ul> NEW FOR 2023 <ul> <li>Covered in full - UV Coating</li> </ul> | <ul> <li>Polycarbonate Lenses for Children</li> <li>Standard Progressives</li> <li>Premier / Customer Progressives after \$25 Copay</li> <li>Tints &amp; Photochromics</li> <li>Anti-Reflective Coating after \$25 Copay</li> <li>30% Savings on other Lens Enhancements</li> <li>NEW FOR 2023</li> </ul> |
|   | Covered in full - Impact Resistant Lenses  | Covered in full - UV Coating     Covered in full - Impact Resistant Lenses  |
| Contact Lens Allowance (instead of glasses) | <ul> <li>Every 12 months</li> <li>Contact lens fitting &amp; evaluation exam - 15% discount AND</li> <li>\$105 Allowance For Contact Lenses &amp; Contact Lens Exam</li> </ul>   | Every 12 months     Contact lens fitting & evaluation exam - 15% discount     AND     \$200 Allowance For Contact Lenses & Contact Lens Exam  |

## **Essential Medical Eye Care**

## Here's what's covered:

Fully covered retinal imaging for members with diabetes who do not have diabetic eye disease.

Exams and services to treat immediate issues like pink eye and sudden changes in vision.

Treatment options to monitor ongoing conditions such as dry eye, diabetic eye disease, glaucoma, and more.

This coverage is supplementary and in most cases your health insurance will be billed first. You may be able to coordinate with your VSP benefits in order to help reduce out-of-pocket costs. If your VSP network doctor doesn't participate with your medical insurance plan, VSP has you covered with a copay of \$20.

This coverage is supplementary and in most cases your health insurance will be billed first.

## **Convenient Access**

With thousands of private practice doctors and over 700 Visionworks® retail locations nationwide, getting the most out of your benefits is easy at a VSP Premier Edge<sup>TM</sup> location. And VSP® members are backed by the Premier Edge Promise, a worry-free eyewear guarantee.

## With Even More Options

Exclusive offers and savings

A wide selection of featured frame brands

Advanced eye exam technology, like retinal imaging



Get more at preferred in-network doctor locations
private

practice

doctors

Visionworks



# Eyeconic®

**Eyeconic** is the official VSP online store that seamlessly connects your VSP vision benefits to your account.

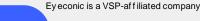
#### Eyeconic offers:

- A huge selection of contact lenses and designer frames 24/7 – and the Virtual Try-On Tool.
- Free shipping and returns\*
- 20% off any out-of-pocket expenses on eyewear after your frame allowance is applied.
- Specialty sizes that fit your needs.

Find your product, customize your order and we do the rest. Start saving today at **eyeconic.com**® today.







### Out of Network

#### OUT OF NETWORK REIMBURSEMENT SCHEDULE - APPLIES TO BOTH PLANS

Exam - Up to \$45

Single Vision Lenses – Up to \$30

Lined Bifocal Lenses – Up to \$50

Lined Trifocal Lenses – Up to \$65

Progressive Lenses – Up to \$50

Frame – Up to \$70

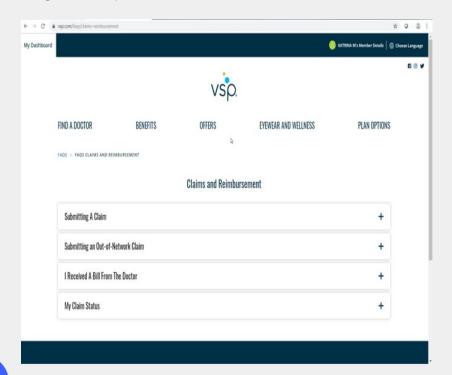
Elective Contact Lenses – Up to \$105 (contacts are instead of glasses)



Get the most out of your benefits and greater savings with a VSP network doctor

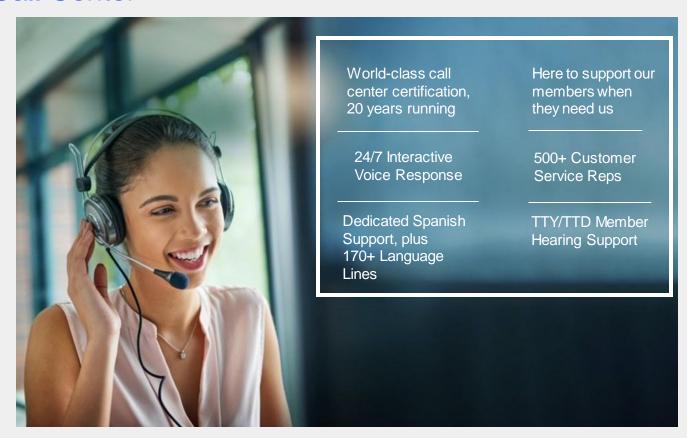
## **OON Claims Submission**

## Log in to your account at www.vsp.com





## **VSP Call Center**



## Savings On Hearing Aids

Like vision loss, hearing loss can have a huge impact on your quality of life. TruHearing® makes hearing aids affordable by providing exclusive savings to all VSP Vision Care members.

As a VSP member, you can save up to 60% on a pair of hearing aids with TruHearing. Your dependents and even extended family members are eligible too.

Learn more about this VSP Exclusive Member Extras at **truhearing.com/vsp**.



#### Legal Disclaimer:

VSP is providing information to its members but does not offer or provide any discount hearing program. The relationship between VSP and TruHearing is that of independent contractors. VSP makes no endorsement, representations, or warranties regarding any products or services offered by TruHearing, a finity-party vendor. The vendor is solely responsible for the products or services offered by them. If you have any questions regarding the services offered here, you should contact the vendor directly.

Trulhearing offers individuals the opportunity to purchase hearing aids at discounted prices, including individuals covered by self-funded health plans not subject to state insurance or health plan regulations. Trulhearing is not insurance and not subject to state insurance regulations. Trulhearing provides discounts to certain healthcare groups for hearing aid sales and services; Trulhearing provides fitting, programming, and three adjustment visits at no cost; the member is obligated to pay for testing, and all post-fitting hearing care services, but will receive a discount from those healthcare providers who have contracted with Trulhearing. Not available directly from VSP in the states of Washington and California.



## Enjoy Savings Beyond Your Vision Benefits

## Get the Savings You Need.

Visit **vsp.com/offers** to see all the Exclusive Member Extras. Take advantage of exclusive special offers for you and the whole family! Save on your favorite frame brands and contact lenses and get discounts on wellness products and services that make your life easier.

\$20

Enjoy an Extra \$20 on Featured Frame Brands.

40%

Save up to 40% on popular lens enhancements\*.

Offers vary based on state and benefit plan. Brands and offers subject to change.



