VSP Vision Plan FAQs

The University of Cincinnati will be offering a **Materials Only Vision Plan** from VSP beginning with the 2017 annual enrollment period. Benefit-eligible employees (defined below) will be able to enroll for coverage for themselves, their eligible dependent children and spouse or domestic partner. Employees will pay the cost for coverage on a pre-tax basis. **Coverage will be effective on January 1, 2018.**

Employees who do not enroll when first eligible may enroll following a **qualified life event** (e.g., marriage or loss of coverage) or during a future annual enrollment period. Coverage will be available to new hires and newly benefit eligible employees beginning on January 1, 2018.

The monthly pre-tax cost for coverage is shown below:

- **Employee Only**................................. $ 3.82
- **Employee Plus Spouse/Domestic Partner**...................... $ 7.74
- **Employee Plus Child/ren**........................................ $ 8.18
- **Employee Plus Family**..................................... $13.08

Please note:

- You do not need to be enrolled in a UC medical plan in order to elect coverage.
- The coverage tier you elect for the VSP vision plan does not need to be the same as your medical or dental plan coverage tier.
- Eligible employees include any individual eligible to participate in a UC medical plan.
**How do I enroll for coverage?**

You will enroll for coverage via Employee Self-Service (ESS) – during UC’s November 2017 annual enrollment period.

**When is coverage effective?**

If you enroll during the 2017 annual enrollment period, your coverage will be effective on January 1, 2018.

**How does the UC vision plan work?**

You pay a monthly or bi-weekly pre-tax premium for your coverage.

If your eye care professional recommends glasses or contacts, you can purchase them using your VSP plan. You can find VSP network providers on [VSP’s website](#) or call VSP’s Customer Service department at 800-877-7195.

If you need glasses - after paying the $25 individual copay, single vision, lined bifocal and corrective lenses in glass or plastic are covered in full once every calendar year. The plan has a $130 frame allowance which means glasses are covered in full up to $130 less the materials copay. Employees will also receive a 20% discount on the amount left over after the plan allowance.

The annual Contact Lens Allowance is $120. The Contact Lens Fitting and Evaluation (F & E) copay will not exceed $60 meaning that for the F&E portion of contact lens exam, $60 is the most you will pay. There is no set amount of contacts included. This is determined by the doctor according to what the patient needs.

**Does the VSP plan cover an eye exam?**

No, the UC vision plan is a Materials Only (e.g., glasses and contacts) plan. The UC medical plan provides coverage for a routine eye exam once per calendar year through an Anthem network provider. The UC medical plan does not cover non-routine services such as a contact lens examination or retinal imaging.

**How do I find out if my eye doctor is in the VSP Plan?**

You have several options including asking your eye doctor, going to [VSP’s website](#) or calling VSP Customer Service at 800-877-7195.

**How do I schedule an appointment with an eye care provider?**

After verifying the provider is a VSP provider, simply call the provider’s office to schedule an appointment. They will verify your coverage over the phone and make your appointment.
**How do I get the most out of the vision plan?**

Use it! Make sure you are going to providers that are in the network so that you benefit from the full plan so make sure you use the VSP site to verify a provider is in the network.

**Do I need an ID card to access services?**

No. You do not need an ID card, or Member Vision Card, to receive services or care. Simply call a VSP network doctor to schedule an appointment and tell them you're a VSP member. The doctor and VSP handle the rest!

If you wish to have a card, you can access your Member Vision Card under the "Benefits & Claims" section of VSP’s website on or after January 1, 2018. The card is a summary of your benefits and includes information to help you easily manage your vision benefits. ID cards are not available through the UC Benefits Department.

**Am I responsible for a copay when I visit my VSP network provider?**

Yes, you will need to pay the copay during your visit. Copays apply to each person covered under your VSP plan.

**What are some out-of-pocket expenses I might encounter when purchasing a pair of glasses?**

When you visit a VSP network doctor, you'll have access to a wide selection of frames as well as lens enhancements. Examples of out of pocket expenses include:

- All lens enhancements with the exception of polycarbonate lenses for children.
- You will pay the difference for any frame valued at more than the plan's allowance. Refer to the VSP Member Benefit Summary.

You may be eligible to receive extra savings on some of these items, so log in to your VSP account on VSP’s website and check your plan information for details.

**Am I limited to the kind of frames I can choose?**

Your VSP frame benefit offers you the freedom to choose from a wide selection of frames that complement your lifestyle. If you choose a frame exceeding your plan allowance, you'll be responsible for paying the overage in addition to any applicable copays at the time of your visit.

**Can I choose contacts instead of glasses?**

Yes. If you choose contacts instead of glasses you will not be eligible to use the frame and lenses benefit (via the VSP program) during the same calendar year.
How do I verify my eligibility and plan coverage?

Create an account on vsp.com to:

- View your coverage, including eligibility and copayment information,
- Find a VSP doctor near you,
- See details of previous VSP doctor visits and savings (when applicable), and
- Get instructions on how to use your benefit.

Call VSP’s Customer Service department at 800-877-7195.

Can I view my benefits online?

Yes, once you’ve set up a VSP account online, you can review your benefit information, access personalized eligibility and plan coverage details, and print a Member Vision Card.

How do I submit a claim?

The out-of-network reimbursement form is available online on VSP’s website, however, if you see an in-network provider, they will file the claim on your behalf.

Can I purchase frames with my benefits online?

Yes. Please visit Eyeconic’s website and create an account so that it links to your VSP benefit. After setting up your account, you can browse the hundreds of frames and purchase any pair. Your VSP benefit will apply automatically and you will pay any overages. You can also use the site to order contacts as well. Any other site will be considered out-of-network and you will need to submit a claim for reimbursement.

What happens to my vision coverage in the event of separation or retirement?

Your vision coverage will end on the last day of the month in which your separation is effective. COBRA is not available.

I am getting married soon. Will I be able to add my spouse to my UC vision plan?

Yes, as long as your request is made within 31 calendar days of the event and you provide us with a copy of your marriage certificate.

Can I visit an out-of-network provider?

Yes, but you will pay an out-of-network (e.g., higher) rate for services. Please reference the Your Coverage with out-of-network Providers section of the Member Benefit Summary.
Can I enroll in a UC vision plan even if I don’t have other benefit plans through UC?

Yes, as long as you are eligible for enrollment in a UC medical plan, you are eligible to enroll in the VSP vision plan.

If I don’t enroll during the 2017 annual enrollment period, when will I be able to enroll for the UC vision plan in the future?

You are able to enroll in the vision plan within 31 calendar days of a qualifying event (marriage, loss of other coverage, etc.) or during the 2018 annual enrollment period.

How long can my dependent children stay on my UC vision plan?

Through the end of the month in which the child turns 26.