



## Members Frequently Asked Questions

### **Q. Who is the covered member?**

**A.** The covered member, also referred to as the VSP member, is the person whose group or employer provides the VSP coverage. Also known as the covered employee.

### **Q. How can I find a VSP network doctor?**

**A.** Finding a VSP network doctor is easy. You can either visit VSP's website at [www.vsp.com](http://www.vsp.com) or call 1-800-877-7195.

### **Q. Can I see a doctor that is not part of VSP's network?**

**A.** Yes, VSP will reimburse you up to the amount allowed under your plan's out-of-network reimbursement schedule. You'll receive a lesser benefit and typically pay more out-of-pocket. The reimbursement rate does not guarantee full payment, and VSP cannot guarantee patient satisfaction when services are received from a non-VSP doctor.

### **Q. Do I need an ID card?**

**A.** With VSP, you don't need an ID card to visit a VSP network doctor. Simply call a VSP network doctor to schedule an appointment. Be sure to tell the doctor you are a VSP member when making your appointment. The doctor's office will ask for the last four digits of the covered employee's SSN, the covered employee's name and their date of birth. The doctor and VSP handle the rest!

### **Q. Do I need to fill out a claim form before I receive eyecare services?**

**A.** VSP members don't complete any paperwork, including claim forms. VSP network doctors contact VSP to verify your eligibility, plan coverage and to obtain authorization for services. Upon completion of the appointment, the VSP network doctor submits the claim to VSP for processing and VSP pays the doctor directly.

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

**A.** Unlike other plans that may limit your choice of frames, your VSP frame benefit offers you the freedom to choose a frame that complements your lifestyle. If you choose a frame exceeding your plan allowance, you'll receive a 20% off the amount over your allowance. You are responsible for paying this amount at the time of your visit.

### **Q. Can I choose contact lenses instead of glasses?**

**A.** Yes, keep in mind if you choose contacts, you are not eligible to receive any frame and lenses during the same service period.

### **Q. Why is the contact lens exam not covered as part of my routine eye exam?**

**A.** The contact lens exam is a special exam in addition to your routine eye exam. This special contact lens exam ensures the proper fit of your contacts and evaluates your vision with the contacts. Depending on your needs, a doctor will provide training and education based on the type of services and eyewear provided. You should discuss the services that your doctor provides to better understand the value of their contact lens exam, as well as the extent of the services necessary for your individual eye health.

### **Q. Why should I have my eyes examined regularly?**

**A.** Thorough eye exams are essential not just for detecting vision problems, but also as an important preventive measure for maintaining overall health and wellness. And your VSP coverage is designed to protect and enhance your eyesight — your most important sense. In fact, a thorough eye exam can detect a number of serious medical conditions, such as glaucoma, cataracts and diabetes. Caring for your eyes should always be a part of your regular healthcare routine.

### **Q. How often should I have my eyes examined?**

**A.** You and your doctor should determine the eye exam schedule that best meets your eyecare needs. However, as a rule, you should not go beyond two years to have your eyes examined, and the recommended care is an eye exam every year. Those with a family history of eye diseases, diabetic patients and anyone whose general health is poor or who are taking medications that may have potential side effects on the eye, may need to have their eyes examined more often.