## A Look at Your VSP Vision Coverage

With VSP and Michigan State University, your health comes first.



Enroll in VSP® Vision Care to get access to savings and personalized vision care from a VSP network doctor for you and your family.

### Value and savings you love.

Save on eyewear and eye care when you see a VSP network doctor. Plus, take advantage of Exclusive Member Extras which provide offers from VSP and leading industry brands totaling over \$3,000 in savings.

### Provider choices you want.

Maximize your benefits at a Premier Program location, including thousands of private practice doctors and over 700 Visionworks® retail locations nationwide.



Preferred private practice and retail in-network choices

private practice doctors

Visionworks

### Quality vision care you need.

You'll get great care from a VSP network doctor, including a WellVision Exam®. An annual eye exam not only helps you see well, but helps a doctor detect signs of eye conditions and health conditions, like diabetes and high blood pressure.

### **VSP EasyOptions**

If you choose to enroll in the Premium Plan, each member on your plan can personalize their benefit with ease. Choose the upgrade that's right for you! Check out the plan grid to see your options.

## vision care





# More Ways to Save

An additional

\$50

to spend on Featured Frame Brands<sup>†</sup>

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See all brands and offers at **vsp.com/offers**.



Up to

40%

Savings on lens enhancements:

To enroll, visit MSUBenefitsPlus.com during MSU's Open Enrollment period. For your vision plan questions contact VSP **800.877.7195** 

If you already have vision coverage with VSP and wish to continue your coverage, no action is needed. If you wish to add new coverage, change, or cancel existing coverage, please visit MSU Benefits Plus to take the apprpriate action.

<sup>†</sup>Only available to VSP members with applicable plan benefits. Frame brands and promotions are subject to change.

VSP guarantees member satisfaction from VSP providers only. Coverage information is subject to change. In the event of a conflict between this information and your organization's contract with VSP, the terms of the contract will prevail. Based on applicable laws, benefits may vary by location. In the state of Washington, VSP Vision Care, Inc., is the legal name of the corporation through which VSP does business. TruHearing is not available directly from VSP in the states of California and Washington.

Savings based on doctor's retail price and vary by plan and purchase selection; average savings determined after benefits are applied. Ask your VSP network doctor for more details. \*Coverage with a retail chain may be different or not apply.

### Your VSP Vision Benefits Summary

Michigan State University and VSP provide you with a choice of affordable vision plans. Choose the eye care essentials, or upgrade to give your eyes extra love.

**Provider Network: VSP** Choice **Effective Date:** 01/01/2023



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BENEFIT	DESCRIPTION	COPAY	BENEFIT	DESCRIPTION	COPAY
	STANDARD PLAN Coverage with a VSP Prov		F	PREMIUM PLAN Coverage with a VSP Provider	
WELLVISION EXAM	<ul> <li>Focuses on your eyes and overall wellness</li> <li>Routine retinal screening</li> <li>Every calendar year</li> </ul>	\$10 Up to \$39	WELLVISION EXAM	<ul><li>Focuses on your eyes and overall wellness</li><li>Routine retinal screening</li><li>Every calendar year</li></ul>	\$10 Up to \$39
ESSENTIAL MEDICAL EYE CARE	<ul> <li>Retinal imaging for members with diabetes covered-in-full</li> <li>Additional exams and services beyond routine care to treat immediate issues from pink eye to sudden changes in vision or to monitor ongoing conditions such as dry eye, diabetic eye disease, glaucoma, and more.</li> <li>Coordination with your medical coverage may apply. Ask your VSP network doctor for details.</li> <li>Available as needed</li> </ul>	\$20 per exam	ESSENTIAL MEDICAL EYE CARE	Retinal imaging for members with diabetes covered-in-full     Additional exams and services beyond routine care to treat immediate issues from pink eye to sudden changes in vision or to monitor ongoing conditions such as dry eye, diabetic eye disease, glaucoma, and more.     Coordination with your medical coverage may apply. Ask your VSP network doctor for details.     Available as needed	\$20 per exan
PRESCRIPTION GLASSES \$20			PRESCRIPTION G	LASSES	\$20
FRAME <sup>†</sup>	<ul> <li>Frame Allowance (varies by location):</li> <li>Visionworks locations: \$200</li> <li>Walmart/Sam's Club/Costco: \$150</li> <li>All other in Network Providers: \$150 for all frames + additional \$50 allowance for Featured Frame Brands</li> <li>20% savings on the amount over your allowance</li> <li>Every other calendar year</li> </ul>	Included in Prescription Glasses	FRAME <sup>†</sup>	Frame Allowance (varies by location)     Visionworks locations: \$200     Walmart/Sam's Club/Costco: \$150     All other In Network Providers: \$150 for all frames + additional \$50 allowance for Featured Frame Brands 20% savings on the amount over your allowance     Every calendar year	Included in Prescription Glasses
LENSES	<ul> <li>Single vision, lined bifocal, and lined trifocal lenses</li> <li>Impact-resistant lenses for dependent children</li> <li>Every calendar year</li> </ul>	Included in Prescription Glasses	LENSES	Single vision, lined bifocal, and lined trifocal lenses     Impact-resistant lenses for dependent children     Every calendar year	Included in Prescription Glasses
LENS ENHANCEMENTS	<ul> <li>Standard progressive lenses</li> <li>Premium progressive lenses</li> <li>Custom progressive lenses</li> <li>Light-reactive lenses</li> <li>UV protection</li> <li>Average savings of 30% on other lens enhancements</li> <li>Every calendar year</li> </ul>	\$0 \$95 - \$105 \$150 - \$175 \$75 \$0	LENS ENHANCEMENTS	<ul> <li>Standard progressive lenses</li> <li>Premium progressive lenses</li> <li>Custom progressive lenses</li> <li>Light-reactive lenses</li> <li>UV protection</li> <li>Average savings of 30% on other lens enhancements</li> <li>Every calendar year</li> </ul>	\$0 \$95 - \$105 \$150 - \$175 \$75 \$0
CONTACTS (INSTEAD OF GLASSES)	<ul> <li>\$150 allowance for contacts; copay does not apply</li> <li>Contact lens exam (fitting and evaluation)</li> <li>Every calendar year</li> </ul>	Up to \$60	CONTACTS (INSTEAD OF GLASSES)	<ul> <li>\$150 allowance for contacts; copay does not apply</li> <li>Contact lens exam (fitting and evaluation)</li> <li>Every calendar year</li> </ul>	Up to \$60
YOUR MONTHLY CONTRIBUTION YOUR MONTHLY CONTRIBUTION (ACADEMIC YEAR, EIGHT MONTHS)	\$16.86 Member + spouse \$23.61 Member + family		VSP EASYOPTIONS*	Members can choose one of these upgrades  An additional \$100 frame allowance, or fully covered premium or custom progressive lenses, or fully covered anti-glare coating, or an additional \$50 contact lens allowance  Every calendar year	Included in Prescription Glasses
			YOUR MONTHLY CONTRIBUTION	\$12.54 Member only \$26.83 Member + \$25.07 Member + spouse \$35.12 Member +	
			YOUR MONTHLY CONTRIBUTION (ACADEMIC YEAR, EIGHT MONTHS)	\$18.81 Member only \$40.25 Member + \$37.61 Member + spouse \$52.68 Member +	
	Glasses and Sunglasses				

- Discover all current eyewear offers and savings at vsp.com/offers.
- 20% savings on unlimited additional pairs of prescription or non-prescription glasses/sunglasses, including lens enhancements, from a VSP provider within 12 months of your last WellVision Exam.

### **ADDITIONAL SAVINGS**

### **Laser Vision Correction**

Average of 15% off the regular price; discounts available at contracted facilities.

- Save up to 60% on digital hearing aids with TruHearing. Visit vsp.com/offers/special-offers/hearing-aids for details.
- Contact lens rebates, lens satisfaction guarantees, and more offers at vsp.com/offers.
- Everyday savings on entertainment, health and wellness, travel, and more with VSP Simple Values. Visit vsp.com/simplevalues.