# Frequently Asked Questions

At VSP\* Vision Care, we're dedicated to offering a benefit that's simple to use and worry-free. Here are answers to questions we're asked most about our services for members.



### **VSP Member Services**



GETTING STARTED WITH YOUR BENEFITS	ANSWERS
Where can I view my vision benefit information?	You can view your vision benefit information from your VSP member account. Here's how:
	<ul> <li>Go to vsp.com/login and log in to your account or create an account if you need to.</li> </ul>
	<ul> <li>Once logged in, click "View Your Benefits" in the Your Benefits tile.</li> </ul>
	<ul> <li>Use the buttons on the next page to view your benefit information, find out how to use your benefits, and view your claim history.</li> </ul>
Where can I find my member ID card and ID number?	While no ID card is needed when you visit a VSP network provider, you can print a card for your records from your VSP member account.
	When you make an eye appointment, your doctor may ask for your VSP member ID or member number. This may be the last four digits of your (the primary subscriber's) social security number or a unique ID given by your employer (if you are enrolled through your workplace).
	Use the Find a Doctor search at <b>vsp.com/eye-doctor</b> to find an innetwork location near you. You can also log in to your VSP member account for a complete provider listing. The steps to find a VSP network doctor from your member account are:
	<ul> <li>Once logged in, click "Find a Doctor" in the top navigation bar.</li> </ul>
How do I find a doctor near me?	<ul> <li>Enter your ZIP code or city and state to view a list of in-network doctors and retail locations near you.</li> </ul>
	<ul> <li>You can filter by advanced search options if needed by selecting "Advanced Search" in the top right corner of the page. You can search by type of doctor, products, services, frame brands available, hours and scheduling options, gender, language, and distance (in miles).</li> </ul>
How do I view my Vision Benefit Statement (VBS)?	You can view your Vision Benefit Statement from your member account. Once logged in, visit the Your Benefit & Claim History section.
	If your VBS doesn't open when you click on it, disable your pop-up blocker, as these can sometimes prevent the document from opening.

GETTING STARTED WITH YOUR BENEFITS	ANSWERS
How can I view dependent information from my account?	You can view the dependents covered under your plan from your VSP member account. Once logged in, click "Member Details" at the top right corner of your screen and select who you'd like to view coverage for from the drop-down that appears.
Can I use my benefits at retail chains?	You can use your VSP benefits at VSP network locations, including thousands of private practice doctors and Visionworks® retail stores nationwide. Use the Find a Doctor search to find an in-network location near you. You can also log in to your VSP member account for a complete provider listing.
	Want to shop retail? All Visionworks retail locations are in-network for VSP members and participate in VSP Premier Edge™. Depending on your plan, you may also be able to use your benefits at retail locations like Walmart/Sam's Club and Costco.* Please contact VSP Member Services to confirm your retail coverage.
AFTER YOUR APPOINTMENT	ANSWERS
What are Exclusive Member Extras?	We put our members first by providing exclusive offers totaling more than \$3,000 in savings from VSP and other popular brands for your eye care and overall wellness needs. Save on your favorite frame brands and contact lenses, get discounts on wellness products and services, travel, entertainment, and everyday home and financial services that make your life easier. Visit <b>vsp.com/offers</b> to learn more.
What happens if I see an out-of-network provider? How do I submit an out-of-network reimbursement claim?	Your VSP benefits will always go further when you see an in-network eye doctor and you don't need to file for reimbursement.
	When you go out-of-network, you're missing out on savings and possibly paying more out-of-pocket. However, if you'd like to see an out-of-network provider, please call Member Services at <b>800.877.7195</b> (TTY: 711) to see if you have out-of-network benefits. Once Member Services confirms if you have out-of-network coverage or not, they will be able to walk you through the process for submitting an out-of-network claim.
	You can also submit an out-of-network claim online! Just follow these steps:
	• Log in to your <b>vsp.com</b> account
	Click on "View Your Benefits"
	<ul> <li>Click "Submit a Claim" under "Oops! Did You Go Out of Network?"</li> </ul>
	Click "Start New Claim"
U	You can view your claim history from your VSP member account. Once logged in, go to the "View Your Benefits" section and click "View Your Benefits." On the next page, select "Benefit History."
How can I view my claim history?	The next page will display your claim history by year and your Vision Benefit Statements (VBS).

## Visit vsp.com/faqs for more information.

Tip: Disable your pop-up blocker if you have trouble opening

\*Benefits at retail locations may be different or not apply; view your plan details on your member account to confirm your coverage at retail locations and find in-network retail providers.

Visionworks is a VSP-affiliated company.

To learn about your privacy rights and how your protected health information may be used, see the VSP Notice of Privacy Practices on vsp.com.

your VBS.



# Make Eye Health a Priority with VSP!

Your health comes first with VSP and Cement Masons & Plasterers Health & Welfare Trust. Take a look at your VSP vision care coverage.

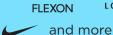
> VSP members save an annual average of

### More Ways to Save

Additional \$50 to spend on Featured Frame Brands<sup>†</sup>

bebe @DRAGON. Calvin Klein

COLE HAAN LONGCHAMP



Up to 40% savings on

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

Create an account today. Questions? vsp.com 800.877.7195 (TTY: 711)



Scan QR code or visit vsp.com to learn more.

# Routine eye exams have saved lives.

Did you know an eye exam is the only non-invasive way to view blood vessels in your body? Your eye doctor can detect signs of more than 270 health conditions during your annual eye exam-including diabetes and high blood pressure, as well as eye conditions such as glaucoma and diabetic eye disease.\*\*

### Savings you'll love.

See and look your best without breaking the bank. VSP members get exclusive savings on popular frame brands and contact lenses, and they get additional discounts on things like LASIK, and more.

#### The choice is yours!

With private practice doctors, Visionworks®, and Eyemart Express retail locations to choose from nationwide, getting the most out of your benefits is easy at a VSP Premier Edge™ location.



Get more at preferred in-network doctor locations

private practice doctors

Visionworks

EYEMART EXPRESS

### Getting started is easy!

Let your plan do the most it can. When you create an account on vsp.com, you can view your in-network coverage details, find a VSP network doctor that is right for you, and discover extra savings to maximize your benefits.

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Visionworks, Eyeconic, and Eyemart Express family of stores are VSP-affiliated companies

<sup>†</sup>Frame brands and promotion subject to change. Only available to VSP members with applicable plan benefits. Only available at in-network locations. Members who participate in a Medicaid/state-funded plan are not eligible. \$\foatsar \text{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. \*\text{Based}\$ on state and national averages for eye exams and most commonly purchased brands. This represents the average savings for a VSP member with a full-service plan at an in-network provider. Your actual savings will depend on the eyewear you choose, the plan available to you, the eye doctor you visit, your copays, your premium, and whether it is deducted from your paycheck pre-tax. Source: VSP book-of-business paid claims data for Aug-Jan of each prior year. \*\*Full Picture of Eye Health, American Optometric Association, 2020. +Coverage with a retail chain may be different or not apply.

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. VSP Premier Edge<sup>¬</sup> is not available for some members in the state of Texas.

### Your VSP Vision Benefits Summary

Prioritize your health and your budget with a VSP plan through Cement Masons & Plasterers Health & Welfare Trust.

**Provider Network:** VSP Choice **Effective Date:** 09/01/2025



BENEFIT	DESCRIPTION	COPAY	FREQUENCY	
	COVERAGE WITH A VSP DOCTOR			
WELLVISION EXAM®	<ul><li>Focuses on your eyes and overall wellness</li><li>Routine retinal screening</li></ul>	\$10 Up to \$39	Every 12 months	
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> </ul>	\$20 per exam	Available as needed	
PRESCRIPTION GL	ASSES	\$10	See frame and lenses	
FRAME <sup>†</sup>	<ul> <li>\$200 Featured Frame Brands allowance</li> <li>\$200 Visionworks or Eyemart Express frame allowance on any frame</li> <li>\$150 frame allowance</li> <li>20% savings on the amount over your allowance</li> <li>\$150 Walmart/Sam's Club/Costco frame allowance</li> </ul>	Included in Prescription Glasses	Every 24 months	
LENSES	<ul> <li>Single vision, lined bifocal, and lined trifocal lenses</li> <li>Impact-resistant lenses for dependent children</li> </ul>	Included in Prescription Glasses	Every 12 months	
LENS ENHANCEMENTS <sup>+</sup>	<ul> <li>Scratch-resistant coating</li> <li>UV protection</li> <li>Standard progressive lenses</li> <li>Premium progressive lenses</li> <li>Custom progressive lenses</li> <li>Average savings of 30% on other lens enhancements</li> </ul>	\$0 \$0 \$0 \$95 - \$105 \$150 - \$175	Every 12 months	
CONTACTS (INSTEAD OF GLASSES)	<ul> <li>\$150 allowance for contacts; copay does not apply</li> <li>Contact lens exam (fitting and evaluation)</li> </ul>	Up to \$50	Every 12 months	
LASER VISIONCARESM PREFERRED PROGRAM (AVAILABLE IN NETWORK ONLY)	<ul> <li>\$500 allowance per eye for LASIK, Custom LASIK, PRK, SMILE, Contoura, or other FDA-approved laser vision correction procedures</li> <li>Average of 15% off the regular price; discounts available at contracted facilities</li> <li>After surgery, use your frame allowance (if eligible) for sunglasses from any VSP doctor</li> </ul>	\$O	Once per lifetime	
PROTEC SAFETY® (	EMPLOYEE-ONLY COVERAGE)			
SAFETY EYE EXAM	Exam to determine safety eyewear needs	\$0	Every 36 months	
FRAME <sup>†</sup>	<ul> <li>Fully covered when you choose a safety frame from your VSP doctor's ProTec Eyewear® collection or Visionworks' safety frame selection.</li> <li>\$100 frame allowance for any other safety frame outside of the ProTec Eyewear collection only available from a VSP provider, 20% savings on the amount over your allowance.</li> <li>Certified according to the American National Standards Institute (ANSI) guidelines for impact protection</li> </ul>	<b>\$</b> O	Every 36 months	
LENSES AND LENS ENHANCEMENTS	<ul> <li>Prescription single vision, lined bifocal, and lined trifocal lenses</li> <li>Impact-resistant lenses covered-in-full</li> <li>Certified according to the American National Standards Institute (ANSI) guidelines for impact protection</li> </ul>	\$0	Every 36 months	
COVERAGE WITH AN OUT-OF-NETWORK DOCTOR				
practice and retail le provides the following	twork choices, VSP makes it easy to maximize your benefits. Choose from ou ocations. Plus, you can shop eyewear online at Eyeconic*. Log in to <b>vsp.com</b> ting out-of-network reimbursements:up to \$101 Lined Bifocal Lensesup to \$62 Pro	o find an in-networ	vork including private k doctor. Your plan	

PROTEC SAFETY COVERAGE WITH AN OUT-OF-NETWORK DOCTOR							
Single Vision Lensesup to \$39	Lenticular Lensesup to \$112	Necessary Contacts Lenses	up to \$341				
Frameup to \$91	Lined Trifocal Lensesup to \$80	Elective Contact Lenses	up to \$135				

PROTEC SAFETY COVERAGE WITH AN OUT-OF-NETWORK DOCTOR						
Examup to \$8	Lined Bifocal Lensesup to \$45	Lenticular Lensesup to \$90				
Frameup to \$50	Lined Trifocal Lensesup to \$60	Progressive Lensesup to \$45				
Single Vision Lensesup to \$35						