Summary
Individuals covered by the Medical Plan will be automatically enrolled in the VSP vision exam benefit. The vision exam benefit includes an annual routine eye exam, certain diabetic eye care, and discounts on vision-related items and services purchased from VSP network providers. This benefit is separate from vision eyewear coverage, which may be offered at the employer’s option.

An identification card is not required. Members tell their provider that they are covered by VSP, under group number 30022595, and then provide the last four digits of their Social Security number.

Members are encouraged to use VSP network providers to maximize their vision benefit. For a complete listing of VSP providers, log in or register at vsp.com or call VSP at 800-877-7195.

Eligibility
Those enrolled in the Medical Plan and their covered spouses and children are automatically enrolled in the VSP vision exam benefit. Subscribers to medical continuation coverage are also covered.

Annual exam
There is a $25 copay for an annual eye exam with an optometrist or ophthalmologist who participates in the VSP network. The benefit covers the remaining cost of the exam, without a deductible.

Members who use an out-of-network provider for their annual exam pay the full cost of the exam up front. Then, they must complete a VSP Member Reimbursement Form, available by calling the Board of Pensions at 800-773-7752 (800-PRESPLAN), and submit the form to VSP. They can be reimbursed up to $45 after the $25 copay is deducted.

Diabetic Eyecare Plus program
There is a $20 copay for each follow-up medical eye exam. Follow-up medical eye care services are available as needed for those with diabetic eye disease, glaucoma, or age-related macular degeneration (AMD). Follow-up medical eye care services include

- medical follow-up exams,
- visual field and acuity tests,
- specialized screenings and diagnostic tests,
- diagnostic imaging of the retina and optic nerve,
- retinal screening for eligible members with diabetes.

The program also provides supplemental coverage for non-surgical medical eye conditions such as diabetic retinopathy, abnormal blood vessel growth on the eye (rubeosis), and diabetic macular edema.

Additional items/services
The vision exam benefit includes discounts on vision-related items and services when purchased through a VSP optometrist or ophthalmologist:

- prescription glasses
  — 20 percent discount on lenses (with purchase of a complete pair of glasses)
  — 20 percent discount on frames (with purchase of a complete pair of glasses)
  — 20 percent discount on additional glasses and sunglasses (when purchased within 12 months of annual exam by VSP doctor)
- contact lens exams
  — 15 percent discount on contact lens exams (fitting and evaluation; no discount on contact lens)
- prescription lens enhancements
  — 20 percent discount on enhancements (such as progressives and anti-reflective coatings) when purchasing a complete pair of glasses or sunglasses (within 12 months of annual exam by VSP doctor)
- laser vision correction
  — average discount of 15 percent off regular price or 5 percent off promotional price (available only from contracted facilities)
Enrollment
The vision exam benefit is automatic with enrollment in the Medical Plan.¹

¹ Individuals enrolled in the HDHP will be automatically enrolled in the VSP vision exam benefit. The vision exam benefit is not considered part of the HDHP.

This is not a full description of benefits and limitations of the plan. If there is any difference between the information presented here and the provisions of the Benefits Plan of the Presbyterian Church (U.S.A.), the plan terms will govern. Visit pensions.org or call the Board at 800-773-7752 (800-PRESPLAN) for a copy of the plan document.