<u>Vision Service Plan (VSP) – Vision Exam Benefit for VEHI Members</u>

Vision exam benefits are administered by Vision Service Plan (VSP).

VEHI covers one routine vision examination through VSP each calendar year for a \$20 copayment.

The exam benefit assesses visual functions to:

 Determine any visual problems and/or abnormalities; and prescribe any necessary corrective eyewear.

To receive the best benefits for vision care, services must be obtained through a VSP Signature Network Provider.

VSP Network Providers:

For a list of Signature Network Providers, visit www.vsp.com and create an account prior to searching the doctor directory or call VSP at (800) 877-7195. A Network Provider will file a claim on your behalf and VSP will reimburse the Network Provider directly.

If you are having difficulties finding a network provider your area, please call VSP at (800) 877-7195 for assistance.

*VSP's policy and practice is to allow a member to receive vision services at an out-of-network provider if they are unable to see an in-network provider within VSP's network access and appointment availability standards—2 VSP providers within a 25 miles radius of their home address for rural areas, or access to see a VSP Provider within 30 calendar days (maximum) for scheduling or rescheduling routine, preventative eye exams.

In these situations, VSP will help your employee/members utilize their in-network benefits at a provider that is out-of-network and reimburse them. Members impacted by an access issue must contact VSP at (800) 877-7195 to obtain authorization to see an out-of-network provider at the same in-network benefit level <u>prior</u> to receiving services. *

Out-of-Network Providers:

VSP has a different Allowed Amount for Out-of-Network Providers than Network Providers. If a member decides **not** to see a VSP Network Provider, they may pay a larger share of the cost.

Typically, when using an Out-of-Network Provider, the member will pay for the services at the time of the appointment and must file their own claim with VSP. The member would follow the instructions below to be reimbursed for covered Out-of-Network services.

VSP Claim Filing

VSP will reimburse only up to the Allowed Amount for Covered Services.

To receive reimbursement for using an Out-of-Network Provider, members have two (2) options:

1. Submit the claim online.

Create an account through VSP.

- Only the subscriber can create the account.
- The last 4 of the subscribers SSN or the Subscriber ID is required to create an account.
- Once logged in, click on View Your Benefits
- Then complete the fields and follow the prompts and upload the receipts.
- Lastly, click the **submit** button.
- You can track the claim processing by clicking on the View Previous Visits button on the Dashboard.

2. Submit the claim via mail.

- Contact VSP Member Services at (800) 877-7195 to obtain a VSP Member Reimbursement Form.
- In addition to the Reimbursement Form, the member will need to supply VSP with a copy of the itemized receipt(s) or service statements for each patient that includes the following information:
 - o doctor's name, office name, or name of website where purchased (ex: Warby Parker)
 - o name of patient
 - o date of service
 - o and each service received, and the amount paid
- Once the member completes the Reimbursement Form, mail it to:

Vision Service Plan Attn: Claims Services PO Box 385018 Birmingham, AL 35238-5018.

• Once your claim is received, please allow for up to ten business days (plus mailing) for VSP to process.

Please note: Out-of-Network claims must be submitted to VSP within six months of service.