

**Vision Service Plan (VSP)
Vision Buy-Up Coverage
Frequently Asked Questions**

Following are answers to some frequently asked questions about the Vision Buy-up coverage. If you have additional questions about Washington University's vision coverage, please contact VSP Customer Service at 1-800-877-7195.

- 1. Can I buy a new pair of glasses for just the \$40 co-pay?**
You are able to purchase new glasses with single or lined multifocal lenses and a \$150 frame with your \$40 co-pay and \$150 frame allowance. Should you want other lens options (e.g., progressive lenses, anti-reflective coating, etc.), these options are available at a 35-40% discount. Should you select a frame over \$150, VSP will apply a 20% discount to the amount that exceeds \$150. (Please note that, effective 1/1/2014, you get an extra \$20 to spend on prescription eyeglass frames when you choose certain featured brands.)
- 2. Does the \$40 co-pay apply whether I buy just lenses, just frames, or frames & lenses?**
Yes. You will pay the \$40 co-pay for eyeglasses for a purchase of only prescription eyeglass lenses, only frames, or both frames & lenses.
- 3. If I buy progressive lenses instead of lined bifocal or trifocal lenses, what do I pay?**
You will pay the \$40 co-pay plus a discounted price for the progressive lenses. Please see the VSP Buy-Up Plan Lens Options flyer posted on the Vision Insurance page of our Human Resources/Benefits websites (<http://hr.wustl.edu> or <http://medschoolhr.wustl.edu>) for the range of prices applicable to progressive lenses and other lens options.
- 4. Can the materials allowance be applied to the cost of progressive eyeglass lenses or other lens options such as anti-reflective coating, scratch-resistant coating or tinted lenses?**
No. The \$150 materials allowance can only be used to pay for prescription eyeglass frames or contact lenses.
- 5. If I buy a pair of prescription eyeglasses and also contact lenses, can I use the \$150 materials allowance for both?**
During a calendar year, you can use the \$150 allowance towards the purchase of either prescription eyeglass frames or contact lenses, but not both.
- 6. If I purchase prescription eyeglasses and utilize the \$40 co-pay for glasses plus the \$150 allowance for frames, and then also purchase contact lenses during the same year, will the \$60 contact lens fitting and exam fee limit apply?**
No. Under the buy-up option, you are eligible for either a prescription eyeglass benefit (\$40 co-pay plus \$150 frame allowance) or a contact lens benefit (contact lens exam fee limit of \$60 plus a \$150 contact lens allowance. You would, however, still receive a 15% discount off the cost of the contact lens exam fee.
- 7. Can I split the \$150 allowance between two separate contact lens purchases during a calendar year?**
No. The \$150 allowance will be applied towards one purchase per calendar year.

8. Can I buy a second pair of glasses (such as sunglasses) for the \$40 co-pay?

The \$40 co-pay for eyeglasses applies only once per calendar year to the purchase of eyeglasses (lenses and/or frames). If you purchase a second pair of glasses, you will receive a 30% discount on the frames and lenses if the second pair of glasses is purchased from the same VSP provider on the same day as your WellVision exam; or a 20% discount if purchased from any VSP provider within 12 months of your last WellVision Exam.

9. If I am covering my family under my health plan, but I am the only who wears glasses/contact lenses, can I purchase the vision buy-up option for just myself?

No. If you elect the Vision Buy-up Coverage, you must cover the same dependents as you cover under your health plan.

10. If I buy frames that cost \$200, what would I pay for those frames under the buy-up option?

After the \$150 allowance has been applied to the cost of the frames, a 20% discount would be applied to the remaining \$50 balance. You would therefore pay \$40 for those \$200 frames.

11. If I buy a featured brand name frame that costs \$400, what would I pay for those frames under the buy-up option?

Starting in 2014, if you buy a featured brand name frame, such as Lacoste, Michael Kors, Nike, or Nine West, your allowance will be \$170 instead of \$150. After the \$170 frame allowance has been applied to the cost of the frames, a 20% discount would be applied to the remaining \$230 balance. You would therefore pay \$184 for those \$400 frames.

12. What if I purchase glasses or contact lenses from an optical shop or other vendor that is not part of VSP's provider network?

You can file a claim with VSP for reimbursement of up to specific allowance amounts for a routine eye exam or for prescription eyeglasses (lenses and frames) or contact lenses purchased from non-participating providers. Please see the VSP 2013 Comparison that is posted on the Vision Insurance page of the websites listed above for the specific allowance amounts that are applicable to non-participating providers. The VSP claim form can be found on the Benefits Forms page of the HR/Benefits websites.

13. How does the 15% discount work in relation to the \$60 maximum fee for contact lens exams (fitting and evaluation)?

The 15% discount would be applied first and then the \$60 maximum. For example, if an annual contact lens exam fee is \$100, the 15% discount would reduce it to \$85; but, you would pay no more than the \$60 maximum fee. If, however, the annual contact lens exam fee is only \$40, the 15% discount would reduce your cost for the exam to just \$34.

14. If I don't purchase the Vision Buy-up Option, will I have any vision coverage?

If you are enrolled in any WUSTL health plan, you and your covered dependents automatically have the Basic Coverage under the VSP plan. Please see the VSP Comparison of Basic vs. Buy-Up Coverage that is posted on the Vision Insurance page of the HR/Benefits websites. The cost of the Basic Coverage is included in your health plan premium.