

# VSP-3 Plus P Benefits



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## In-network providers

Most eye doctors are in VSP's Signature network. Staying in-network makes sure you get the most value from your benefits and limits your out-of-pocket costs. In-network doctors bill VSP directly as a convenience to you. A directory of Signature network doctors is available at [www.messa.org](http://www.messa.org) or [www.vsp.com](http://www.vsp.com). Call VSP member services at 800.877.7195 for assistance.

## Out-of-network providers

(Maximum reimbursement to patient)

If you choose to see a doctor who is not in the VSP Signature network, your out-of-pocket costs will likely be higher and you must submit the itemized receipts to VSP for reimbursement. For more information, visit [www.vsp.com](http://www.vsp.com) or call VSP member services at 800.877.7195.

Benefit	In-network provider	Out-of-network provider maximum allowance
<b>Examination</b>		
■ Optometrist	No copayment	\$35
■ Ophthalmologist		\$45
<b>Contact lenses (includes examination)</b>		
■ Elective lenses to improve vision (disposable)	\$250 allowance	\$150
■ Elective lenses to improve vision (non-disposable)		
■ Medically necessary – <i>to correct keratoconus, irregular astigmatism, irregular corneal curvature or vision to 20/70 in the better eye</i>	MESSA pays 100% of the approved amount	\$200
<b>Eyeglass frames</b>	\$130 allowance	\$66
<b>Eyeglass lenses</b>		
■ Single vision	MESSA pays 100% of the approved amount	\$38
■ Bifocal		\$60
■ Trifocal		\$72
■ Lenticular		\$108
<b>Eyeglass lens enhancements</b>		
■ Rose #1 or #2 tint	MESSA pays 100% of the approved amount	Member must pay the difference between the approved amount and the provider charge.
■ Rimless		
■ Oversize		
■ Blended		
■ Photochromic		
■ Progressive		
■ Tinted	MESSA pays 100% of the approved amount	
● Single vision		\$42
● Bifocal		\$70
● Trifocal		\$84
● Lenticular		\$118
■ Polarized	MESSA pays 100% of the approved amount	
● Single vision		\$56
● Bifocal		\$90
● Trifocal		\$110
● Lenticular		\$138