

VSP VISION PLAN

1/1/2027

(Administered by Sun Life Insurance Company)

BENEFIT	FREQUENCY	IN-NETWORK BENEFIT	OUT-OF-NETWORK BENEFIT
Exam services			
WellVision exam®	1 per 12 months	\$20 for exam	Up to \$45
Routine retinal screening		No more than a \$39 copay	N/A
Laser vision correction discount	Once per eye per life-time.	Average 15% off the regular price or 5% off the promotional price. Discounts only available from contracted facilities.	N/A
Lenses			
Single lined	1 per 12 months	Combined with Exams Copay (lenses and frame)	Up to \$30
Bifocal lined			Up to \$50
Trifocal			Up to \$60
Lenticular			Up to \$100
Necessary contacts			Up to \$210
Lens enhancements			
Standard		No cost	N/A
Premium progressive		\$95-\$105 copay	N/A
Custom progressive		\$150-\$175 copay	N/A
Other		Average savings of 20-25%	N/A
Frames	1 per 24 months	\$250 for the frame of your choice and 20% off the amount over your allowance \$135 allowance at Costco®*	Up to \$70
<i>Includes a wide selection of frames at Walmart®.</i>			
Elective contact lenses	1 per 12 months	\$60 for your contact lens exam (fitting and evaluation) \$250 for contact lenses	Up to \$105
<i>Contact lenses are in place of lenses and frame.</i>			
Additional glasses and sunglasses discount	20% off complete pairs of prescription and non-prescription glasses, including sunglasses. Discounts are unlimited for 12 months following exam.		N/A
Coverage with retail providers	*Coverage with retail providers may be different. Check with Costco for VSP member pricing. The Costco allowance is equivalent to the allowance at preferred providers and other retail providers.		
Additional glasses and sunglasses discount	20% off complete pairs of prescription and non-prescription glasses, including sunglasses. Discounts are unlimited for 12 months following exam.		N/A
Coverage with retail providers	*Coverage with retail providers may be different. Check with Costco for VSP member pricing. The Costco allowance is equivalent to the allowance at preferred providers and other retail providers.		

Using your vision plan

1. Review your plan information
2. Find an eye doctor – Create an account¹ or log in at vsp.com before you search to make sure you find a doctor in your network. You'll get more and save more in-network!
3. Make an appointment and let the office know you are a VSP® member

That's it! Your doctor will take care of the rest.

Doctor's name: _____

Office number: _____

1. You will need your social security number to create an account.

Insurance products are underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) under Policy Form Series 15-GP-01. In New York, insurance products are underwritten by Sun Life and Health Insurance Company (U.S.) (Lansing, MI) under Policy Form Series 15-GP-01.

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GVISPC-6195-d

Visit vsp.com
Answers anytime,
anywhere

- Choose a VSP® doctor
- View your personal eyecare coverage
- Find the latest eye health information
- Learn about special discounts and promotions

www.vsp.com or 800-877-7195



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Frequently asked questions

How do I use my vision benefit?

Once enrolled, simply tell your VSP doctor you're a member and they will handle the rest. If you visit an in-network doctor for services and materials, you don't need an ID card or have forms to complete.

How do I locate an in-network VSP doctor?

You will have access to the largest national network of private-practice eye care doctors in the industry through Vision Service Plan (VSP). There are two ways to find an in-network doctor:

1. Visit www.vsp.com and select the **Choice network**.
2. Call VSP at 800-877-7195.

What happens if I use an out-of-network doctor? You will be required to pay the full amount to the doctor at time of service. You can then submit a claim for reimbursement, which is a lesser benefit when compared to visiting a VSP doctor.

When will my coverage become effective? Your coverage starts on the effective date specified in your group policy, provided you are actively at work on that date. Otherwise, your coverage will become effective on the day you return to full-time duties.

Are my dependents eligible for coverage? Yes. Your plan offers coverage for your spouse and dependent children. An eligible child is defined as a child to age 26.

How can I get more information about my coverage? You can visit www.sunlife.com/account to create a Sun Life account. Once you're logged in, you'll be able to see your plan details and more. Or call the VSP Customer Service at 1-800-877-7195.

Can I use my benefits to buy glasses or contacts online? Absolutely. Just visit www.eyeconic.com. Once you have linked your benefits you will be able to see how your coverage will be applied to different options that you are reviewing. Eyeconic features a virtual try-on tool so you can see how the glasses will look on you before you make your purchase.