



Overview of plan changes

Here are some of the differences on your vision plan as of September 1, 2015:

- VSP Choice Network + Affiliates (Other than Costco) offers you the strongest benefit
- Your vision plan now includes a reimbursement plan towards LASIK

The vision benefit summary is available in your enrollment material and online at:

- www.ameritas.com/group/olbc/egyptianschooltrust

How will my prior vision services impact my new benefit?

Your new plan will not have access to your vision claim history prior to 9-1-2015, so your frequencies start over.

Am I able to use the plan at provider outside of the VSP network?

You are able to use any vision provider you choose. The difference between the out of network benefit and the provider's charges will be out of pocket. You will need to submit the following claim form, linked below.

[VSP Claim Form for Out of Network Services](#)

How do the frequencies work for my vision services?

Services performed on or after 9-1-2015 will be your initial frequency for exam, contacts or glasses. The 12 month frequency is based on the month, not the day. For example, if you have your examination on October 12, your next examination is available as of October 1 of the next year.

Will glasses and contacts be a covered benefit in the same year?

No, your benefit is for either lenses or contacts once every 12 months. The frame allowance is once every 24 months, so if your prescription changes you can update the lenses within your existing frames or purchase the frames as an out of pocket expense.

Why does the Lens option list a range of costs for VSP providers?

The contracted amount with your VSP provider for the various lens options will be based on the type of lens being delivered. For example, scratch coating on a single vision lens would be on the lower range and scratch coating on a progressive lens would be on the higher range.

Will the \$15 deductible apply to my contacts?

No, the deductible only applies for a full set of glasses (frames and lenses), or for frames when you are using existing lenses.

What are medically necessary contact lenses?

Frequently Asked Question for Ameritas Eye Care

Medically necessary contact lenses are for people who are not able to wear glasses to correct their vision, usually because the contact acts as a brace to correct or retain the shape of the eye. For 95% of the population, they are electing to wear contacts over glasses and the elective contact benefit will apply.

How does the LASIK benefit work?

The LASIK benefit is available once in a lifetime per covered person and the amount available increases each year with consistent enrollment under the vision plan.

Year 1 - \$700 [\$350 per eye]

Year 2 - \$700 [\$350 per eye]

Year 3 - \$1,400 [\$700 per eye]

Once the benefit is used, it will not renew, the strongest benefit is to use it after Year 3 with continuous enrollment in the vision plan. If you leave the vision plan for a year, the benefit starts over at Year 1. This benefit is available for services with any LASIK provider; you do have the option of choosing a VSP provider to take advantage of their discount. To receive reimbursement for LASIK expenses please use the following link you will need to [submit a claim form](#).

Who can I contact for additional questions?

After the plan goes into effect on 9/1/2015, file loaded with VSP on 9/2/2015:

VSP's well-trained and helpful service representatives are available for any questions. Call or go online to locate the nearest VSP network provider, view plan benefit information and more.

VSP Call Center: 1-800-877-7195

Service representative hours: 5 a.m. to 7 p.m. PST Monday through Friday, 6 a.m. to 2:30 p.m. PST Saturday

Interactive Voice Response available 24/7

View plan benefit information at: www.vsp.com

How can I find a VSP vision provider?

You may use the information above, or through your custom web page listed below:

www.ameritas.com/group/olbc/egyptianschooltrust

Here is the direct link:

[Locate VSP provider](#)

Do I need an ID card?

An ID card is a requirement to receive benefits towards your vision services, a VSP provider will submit an electronic authorization for benefits and claims. However, many vision providers will request it. Your ID cards are generated when Ameritas receives your eligibility file and they are printed and mailed to your home address. You may also access your ID card through the secure member portal. There is a short cut on your online benefit center, or you may use this link:

[Register for Secure Online Access](#)