



VISION BENEFITS (VSP)

Because eye care is such an important part of your overall health, Louisville Metro Government offers vision care benefits through VSP, a leading vision benefits carrier with thousands of participating vision providers nationwide.

You may obtain a complete yearly eye exam, and new eyeglass lenses every plan year and frames every other plan year. When you stay within plan allowances, you pay nothing more than a small copayment – \$10 per exam and \$10 for eyeglass lenses and/or frames.

How does the plan work?

- VSP plan does not issue ID cards. Simply follow these steps:
- Contact a VSP doctor.
- Let the doctor’s office know you are a VSP member.
- Provide your name and the last four digits of your Social Security number.

The VSP doctor will handle the rest, including coverage verification, authorization and claim submissions.

Prefer to carry an ID card when you visit your doctor? Visit www.vsp.com and

print out your own. If you have any questions about the plan, VSP customer service representatives are available Monday through Friday, from 8:00 am to 11:00 pm EST, Saturday from 10:00 am to 11:00 pm and Sunday 10:00 am to 10:00 pm. Call them toll-free at 800-877-7195 or chat online at www.vsp.com.



	VSP Network	Non-VSP Provider
WellVision exam®	Covered in full after \$10 copay	Plan pays up to \$45 after copay
Routine retinal imaging	Covered in full after \$20 copay	No coverage
Lenses (per pair)	Covered in full after \$10 copay	Plan pays up to \$30 after copay
Bifocal	Covered in full after \$10 copay	Plan pays up to \$50 after copay
Trifocal	Covered in full after \$10 copay	Plan pays up to \$65 after copay
Polycarbonate	Covered in full	No coverage
Contact lenses		
Elective (includes lens service and materials)	Plan pays up to \$130 (no copay)	Plan pays up to \$105 (no copay)
Medically Necessary	Covered in full after \$10 copay	Plan pays up to \$210 after \$10 copay
Frames	Plan pays up to \$150 after copay, 20% discount on amount over allowance	Plan pays up to \$70 after copay
Laser VisionCare Program SM	VSP laser centers offer discounts for PRK, LASIK and Custom LASIK surgery	Not covered

When covered in full services are provided by a VSP doctor, you have no out-of-pocket costs except for any applicable copays. For a full listing of vision benefits, you can view the summary plan description located on the MyMetro HR home page. This information is located under the Benefits tab.