

## VISION

### Vision Coverage

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, 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?

Under the VSP plan, you do not need an ID card. 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](http://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 Eastern Time, Saturday from 10:00 AM to 11:00 PM and Sunday 10:00 am to 10:00 pm. Call them toll-free 800-877-7195 or chat online at [www.vsp.com](http://www.vsp.com).

### PY15 VISION BENEFITS

Benefit	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 copay \$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 <sup>SM</sup>	VSP laser centers offer discounts for PRK, LASIK and Custom LASIK surgery	

*\*When covered in full services are provided by a VSP doctor, you have no out-of-pocket costs except for any applicable copays.*

### PY15 Monthly Vision Costs

Employee	\$ 5.92
Employee + Spouse	\$11.32
Employee + Child(ren)	\$12.12
Employee + Spouse + Child(ren)	\$18.20
Employee + Qualified Adult	\$11.32
Employee + Qualified Adult + Child(ren)	\$18.20

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.

