



Maximize Your Ameritas Vision Benefits

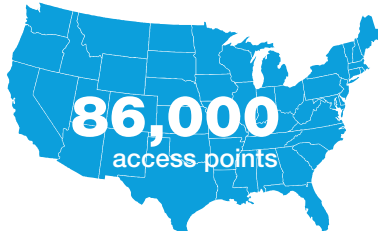
Select the vision provider that's right for you. Keep in mind your out-of-pocket cost will be lower when you see a network provider.



86% of VSP doctors offer early morning, evening or weekend hours.

The VSP Choice Network

- More than 86,000 provider access points nationwide
- VSP offers the nation's largest network of independent doctors. Find your local providers at vsp.com



- Over 8,000 retail locations plus an online option



- **Use your out-of-network benefits at Walmart or Sam's Club**
They'll file your claim; however, your benefit will be lower compared to an in-network VSP provider.
- **No claim forms for in-network services**
When you visit a VSP provider, your claim is submitted for you.

Savings

Take advantage of VSP provider discounts, plus visit vsp.com for other exclusive member extras.



20% off remaining frame balance



20% off additional noncovered complete prescription glasses



20-25% off noncovered lens options, such as UV coating and polycarbonate lenses



Extra \$20-\$40 to spend on featured frame brands (vsp.com/specialoffers)



LASIK or PRK laser vision correction at an average of **15% off** the usual price, or **5% off** a promotional price, through VSP and a contracted laser surgery center

Based on applicable laws, reduced costs may vary by doctor location.

Shop Online

Browse and buy online at eyeconic.com. It's in the VSP network, and your vision benefits will be applied directly to your online order. Create an account there to connect your vision benefits, and get the newest deals on eyewear.

LASIK or PRK

Have you always dreamed of better vision without glasses or contacts? Make your dream a reality by using your VSP laser vision correction discount. To get started, visit your VSP provider for a screening to see if you are a candidate for the procedure.

Using Your Vision Benefit Is Easy Once You Enroll



1. Find a VSP network provider who's right for you at vsp.com, or call 800-877-7195



2. Schedule an appointment with the vision care provider of your choice. Be sure to confirm they accept VSP.



3. If you are visiting a VSP network provider*, simply tell them you have VSP through Ameritas. No ID card is necessary.



4. That's it. Your VSP provider will handle the rest, and even submit your claim for you.

*For out-of-network eye care providers, you'll need to pay the provider, get an itemized receipt, and submit it along with a VSP Vision Out-of-Network Claim Form. This form is located at ameritas.com/vision, Forms, Claim Forms. Send a copy of the itemized bill and completed claim form to: VSP, P.O. Box 385018, Birmingham, AL 35238-5018.



VSP
800-877-7195
www.vsp.com
Mon-Fri 5am-8pm
Sat 7am-8pm
Sun 7am-7pm (PST)



Ameritas
800-659-2223
www.ameritas.com/vision
Mon-Thu 7am-7pm
Fri 7am-5:30pm (CST)

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NELSON COUNTY PUBLIC SCHOOLS

Eye Care Highlight Sheet



Focus® Plan Summary

Effective Date: 10/1/2021-9/30/2023

	VSP Network	Out of Network
Deductibles		
	\$15 Exam	\$15 Exam
	\$15 Eye Glass Lenses or Frames*	\$15 Eye Glass Lenses or Frames
	Covered in full	Up to \$45
Annual Eye Exam		
Lenses (per pair)		
Single Vision	Covered in full	Up to \$35
Bifocal	Covered in full	Up to \$50
Trifocal	Covered in full	Up to \$70
Lenticular	Covered in full	Up to \$90
Progressive	See lens options	NA
Contacts		
Fit & Follow Up Exams	15% discount	No benefit
	See Additional Focus Features.	
Elective	Up to \$105	Up to \$105
Medically Necessary	Covered in full	Up to \$210
Frame Allowance	\$120	Up to \$50
Frequencies (months)		
Exam/Lens/Frame	12/12/24	12/12/24
	Based on date of service	Based on date of service

*Deductible applies to a complete pair of glasses or to frames, whichever is selected.

Lens Options (member cost)*

	VSP Network	Out of Network
Progressive Lenses	Up to provider's contracted fee for Lined Trifocal Lenses. The patient is responsible for the difference between the base lens and the Progressive Lens charge.	Up to Lined Trifocal allowance.
Std. Polycarbonate	Covered in full for dependent children	No benefit
Solid Plastic Dye	\$25 adults	No benefit
Plastic Gradient Dye	\$13	No benefit
Photochromatic Lenses	(except Pink I & II)	No benefit
(Glass & Plastic)	\$15	No benefit
Scratch Resistant Coating	\$27-\$76	No benefit
Anti-Reflective Coating	\$15-\$29	No benefit
Ultraviolet Coating	\$39-\$75	No benefit
	\$14	No benefit

*Lens Option member costs vary by prescription, option chosen and retail locations.

Monthly Rates with a Two-Year Rate Guarantee

Employee Only (EE)	\$10.68
EE + Family	\$26.16

Additional Focus® Features

Contact Lenses Elective	Allowance can be applied to disposables, but the dollar amount must be used all at once (provider will order 3 or 6 month supply). Applies when contacts are chosen in lieu of glasses. For plans without a separate contact fitting & evaluation (which includes follow up contact lens exams), the cost of the fitting and evaluation is deducted from the allowance.
Additional Glasses	20% off additional complete pairs of prescription glasses and/or prescription sunglasses.*
Frame Discount	VSP offers 20% off any amount above the retail allowance.*
Laser VisionCare	VSP offers an average discount of 15% off or 5% off a promotional offer for LASIK Custom LASIK and PRK. The maximum out-of-pocket per eye for members is \$1,800 for LASIK and \$2,300 for custom LASIK using Wavefront technology, and \$1,500 for PRK. In order to receive the benefit, a VSP provider must coordinate the procedure.
Low Vision	With prior authorization, 75% of approved amount (up to \$1,000 is covered every two years).

Based on applicable laws, reduced costs may vary by doctor location.

NELSON COUNTY PUBLIC SCHOOLS

Eye Care Highlight Sheet



Rx Savings

Our valued plan members and their covered dependents can save on prescription medications at over 60,000 pharmacies across the nation including CVS, Walgreens, Rite Aid and Walmart. This Rx discount is offered at no additional cost, and it is not insurance.

To receive this Rx discount, Ameritas plan members just need to visit us at ameritas.com and sign into (or create) a secure member account where they can access and print an online-only Rx discount savings ID card.

Eye Care Plan Member Service

Focus eye care from Ameritas Group features the money-saving eye care network of VSP. Customer service is available to plan members through VSP's well-trained and helpful service representatives. 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

Locate a VSP provider at: ameritas.com

View plan benefit information at: vsp.com

Section 125

This plan is provided as part of the Policyholder's Section 125 Plan. Each employee has the option under the Section 125 Plan of participating or not participating in this plan. If an employee does not elect to participate when initially eligible, he/she may elect to participate at the Policyholder's next Annual Election Period.

Worldwide Support

When our members travel abroad, they'll have peace of mind knowing that should a dental or vision need arise, help is just a phone call away. Through AXA Assistance, Ameritas offers its dental and vision plan members 24-hour access to dental or vision provider referrals when traveling outside the U.S.

Immediately after a call is made to AXA, an assistance coordinator assesses the situation, provides credible provider referrals and can even assist with making the appointment. Within 48 hours following the appointment, the coordinator calls the member to find out if additional assistance is needed. If all is well, the case is closed. Then, the plan member may submit a claim to Ameritas for reimbursement consideration based on applicable plan benefits. Contact AXA Assistance USA toll free by calling 866-662-2731, or call collect from anywhere in the world by dialing 1-312-935-3727.

Language Services

We recognize the importance of communicating with our growing number of multilingual customers. That is why we offer a language assistance program that gives you access to: Spanish-speaking claims contact center representatives, telephone interpretation services in a wide range of languages, online dental network provider search in Spanish and a variety of Spanish documents such as enrollment forms, claim forms and certificates of insurance.

This document is a highlight of plan benefits provided by Ameritas Life Insurance Corp. as selected by your employer. It is not a certificate of insurance and does not include exclusions and limitations. For exclusions and limitations, or a complete list of covered procedures, contact your benefits administrator.