



2018–Vision Plans

Anthem, Vision Service Plan (VSP) and EyeMed Vision Care

The benefit offerings include access to three separate vision plans. The CSU medical plans include eye exam benefits. A voluntary vision insurance plan through VSP is primarily intended as a materials plan (i.e. glasses, contacts), but also provides a secondary eye exam benefit. And thirdly, a discount vision plan is available at no cost through EyeMed Vision Care. Carefully review this summary and other materials referenced below for plan benefit information.

Anthem Medical Plans

The Green, Gold, Ram Plan-HDHP and POS medical plans allow participants one eye exam per calendar year subject to normal copays or deductibles and coinsurance (see SPD for complete plan details).

The VSP Vision Care Plan

VSP is a voluntary vision insurance plan. Exams and materials are subject to copays and annual benefit allowances. VSP offers contracted providers with discounted service fees.

EyeMed Vision Care

A no cost discount plan available through Delta Dental. Discounts on exams and materials are through a discount card. Dental coverage enrollment is not necessary.

**Voluntary VSP Vision Care Plan
Vision exam, materials and discounts**

In-Network coverage—VSP Providers

Vision Exam - \$40 copay.....every calendar year

Prescription Glasses - \$25 copay for lenses and/or frames

Lenses.....one set covered every calendar year

- Single vision, lined bifocal, and lined trifocal lenses
- Polycarbonate lenses for dependent children

Frames.....every other calendar year

- \$130 allowance for frame of your choice
- 20% off the amount over your allowance

~OR~

Contact Lens Care – In lieu of lenses and/or frame \$130 allowance for contacts of your choice; no copay

Contact Lens Exam.....every calendar year

Out-of-Network Coverage

Exam.....Up to \$45

Single vision lensesUp to \$30

Lined bifocal lensesUp to \$50

Lined trifocal lensesUp to \$65

Frame.....Up to \$70

Contacts.....Up to \$105

Additional Discounts and Savings

Glasses and Sunglasses – average 20-25% savings on non-covered lens options; 20% off additional glasses from any VSP doctor within 12 months of your VSP exam.

Contacts – 15% discount on fitting and evaluation; copay up to \$60

Laser Vision Correction – average 15% off the regular price or 5% off the promotional price. Discounts only available from contracted facilities.

Low Vision Benefits – refer to www.vsp.com

Monthly Premiums

Employee Only.....	\$5.08
Employee + 1.....	\$10.15
Family.....	\$16.36

**EyeMed Vision Care
Discounts on exams and materials**

In-Network Coverage Only

The EyeMed Vision Care Discount Plan provides the following value-added features:

- Discounts on eye exams
- Scheduled pricing for lenses and lens options
- Discounts on frames and conventional contact lenses
- Choice of any available frame
- Unlimited frequency
- Discounts on LASIK and PRK
- Replacement Contact Lens by mail program

EyeMed Provider Network

The network includes private practice optometrists, ophthalmologists, opticians, and some of the nation's top optical retailers including LensCrafters, Target, Sears Optical and most Pearle Vision locations.

**Anthem Medical Plans
(POS, Gold, Green, & Ram Plan-HDHP)**

Vision Exam

POS Plan

- **\$15 copay**.....every calendar year
(In-network providers only)

Gold Plan

- **80%** after the \$750 individual medical plan deductible

Green Plan

- **80%** after the \$1,000 individual medical plan deductible

Ram Plan-HDHP

- **80%** after the \$1,500 individual medical plan deductible

(Participating and Non-Participating Providers—Green, Gold, Ram Plan-HDHP)

Vision exam is limited to one routine eye exam per calendar year per member; lenses and hardware for glasses are not covered.

Note: Vision exam expenses may only be submitted under one plan.