

# 2024-25 Vision Plans

Both **Vision Service Plan, Inc (VSP)** and **Davis Vision** offer low & high plan options, with different coverage levels. Each company has different strengths, so you have the flexibility to choose the best fit for you.

## Monthly Premiums

VSP Standard	Monthly Cost
Employee Only	\$9.37
Employee & Spouse	\$20.10
Employee & Child(ren)	\$20.10
Employee & Family	\$20.10

Davis Designer	Monthly Cost
Employee Only	\$6.36
Employee & Spouse	\$13.64
Employee & Child(ren)	\$13.64
Employee & Family	\$13.64

VSP Buy Up	Monthly Cost
Employee Only	\$17.62
Employee & Spouse	\$37.80
Employee & Child(ren)	\$37.80
Employee & Family	\$37.80

Davis Premier	Monthly Cost
Employee Only	\$12.89
Employee & Spouse	\$27.63
Employee & Child(ren)	\$27.63
Employee & Family	\$27.63

## ID cards:

- VSP does not issue ID cards, although you can print a membership card from their web site if needed. You'll tell your optometrist that your coverage is through VSP, and they will submit your claims.
- Davis Vision will mail you an ID card, which you can present to your optometrist.

## Main considerations in choosing a plan:

- Compare the premium charts above
- Compare the coverage charts on the next page
- PPO networks – VSP has a unique network of independent optometrists that may not be in-network with Davis. The Davis network is a combination of both independent optometrists and retail options like Walmart, Costco, and Visionworks, etc. Check the network lists at [www.vsp.com](http://www.vsp.com) and [www.davisvision.com](http://www.davisvision.com).

## Bottom line:

- VSP may be a good choice for you if your optometrist is only in the VSP network and you don't want to change. You would pay a higher premium, but you would be able to keep your optometrist in-network.
- Davis may be a good choice for you if you want lower premiums, are willing to change optometrists, or have access to retail service providers in-network.

### Coverage at In-Network Providers:

	VSP Standard	Davis Designer
Exam copay	\$25 total copay	\$10
Materials Copay		\$15
<b>Frequency</b>		
Exam	12 months	12 months
Lenses / Frames	12 months / 24 months	12 months / 24 months
Frame Allowance	\$130	100% covered – Davis Designer Collection \$170 – Visionworks stores \$120 – Other providers/frames
Covered Lens Options	Polycarbonate for children	Polycarbonate for children; Scratch Resistant
<b>Contact Lenses</b>	Every 12 months, in lieu of glasses	Every 12 months, in lieu of glasses
Fitting & Evaluation	\$60 allowance	\$15 copay or \$60 allowance for specialty contacts
Materials & Exam	\$150 allowance	100% covered – Davis Collection, max 4 boxes \$120 allowance – Other contacts
Additional Benefits & Discounts	20% off additional pairs of glasses Laser Vision Correction discount Diabetic EyeCare Plus Program	50% off 2 <sup>nd</sup> pair of glasses at Visionworks 20-30% off 2 <sup>nd</sup> pair of glasses at other in-network Laser Vision Correction discount 1 year breakage warranty on Davis Collection frames Hearing Aid discounts through Epic Hearing

	VSP Buy Up	Davis Premier
Exam copay	\$5	\$5
Materials Copay	\$10	\$10
<b>Frequency</b>		
Exam	12 months	12 months
Lenses / Frames	12 months / 12 months	12 months / 12 months
Frame Allowance	\$160	100% covered – Davis Designer & Premier Collection \$200 – Visionworks stores \$150 – Other providers/frames
Covered Lens Options	Polycarbonate for children & adults; Anti Reflective; Progressives	Polycarbonate for children & adults; Scratch Resistant; UV Coating; Anti Reflective; Progressives
<b>Contact Lenses</b>	Every 12 months, in lieu of glasses	Every 12 months, in lieu of glasses
Fitting & Evaluation	Up to \$60	\$10 copay or \$60 allowance for specialty contacts
Materials & Exam	\$150	100% covered – Davis Collection, max 8 boxes \$150 allowance – Other contacts
Additional Benefits & Discounts	20% off additional pairs of glasses 15% off Laser Vision Correction Diabetic EyeCare Plus Program Hearing Aid discounts through TruHearing	50% off 2 <sup>nd</sup> pair of glasses at Visionworks 20-30% off 2 <sup>nd</sup> pair of glasses at other in-network Laser Vision Correction discount 1 year breakage warranty on Davis Collection frames Hearing Aid discounts through Epic Hearing