

2025-26 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 (per paycheck deduction amount may vary)

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, Visionworks, Lens Crafters, Warby Parker, etc. Check the network lists at www.vsp.com and 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
Frequency		
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
Contact Lenses	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 nd pair of glasses at Visionworks 20-30% off 2 nd 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
Frequency		
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
Contact Lenses	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 nd pair of glasses at Visionworks 20-30% off 2 nd 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