

## 2023 SAIF VSP vision benefit summary

Premium rates	SAIF pays	Employee pays	
Level of plan coverage	VSP base and buy-up plan	VSP base plan	VSP buy-up plan
Employee only	\$6.48	\$0	\$5.50
Employee + spouse or domestic partner	\$12.04	\$0	\$11.02
Employee + child(ren)	\$12.80	\$0	\$11.81
Employee + family (includes spouse or domestic partner)	\$19.92	\$0	\$18.85
Plan services	VSP base plan (with VSP doctors and affiliate providers*)	VSP buy-up plan (with VSP doctors and affiliate providers*)	
<b>Eye exam (adults)</b> every 12 months/enrolled member and prescription glasses	\$25 copay for exam and glasses	\$25 copay for exam and glasses	
<b>Eye exam (children up to 19)</b> Two exams, every 12 months/enrolled member and prescription glasses	\$25 copay for exam and glasses	\$25 copay for exam and glasses	
Lenses	Every 24 months	Every 12 months	
Single vision lenses, lined bifocal, lined trifocal lenses	Yes; combined with exam	Yes; combined with exam	
Standard progressive lenses	\$0	\$0	
Premium progressive lenses	\$80-\$90	\$30	
Custom progressive lenses	\$120-\$160	\$30	
Anti-glare coating	\$30	\$30	
Average 40% savings on other lens enhancements	Yes	Yes	
Frames	Every 24 months	Every 12 months	
Frame allowance	\$150, or \$170 for featured frame brands	\$200, or \$220 for featured frame brands	
Frame allowance at Costco Optical	\$80	\$110	
Frame allowance at Walmart	\$150	\$200	
Contact lenses (instead of glasses)	Every 24 months	Every 12 months	
Contact lens exam (fitting and evaluation)	Up to \$60	Up to \$60	
Contact lens allowance	\$150	\$200	
Computer vision care	Every 24 months	Every 12 months	
Computer vision exam	\$25	\$25	
Frame/lens allowance*	\$90	\$90	
*Available at VSP network doctors only (not available at Walmart, Sam’s Club, or Costco)			

Essential Medical Eye Care	As needed	As needed
Retinal screening for members with diabetes, additional exams and services for members with diabetes, glaucoma, or age-related macular degeneration. Treatment and diagnoses of eye conditions, including pink eye, vision loss, and cataracts available for all members. Limitations and coordination with your medical coverage may apply. Ask your VSP doctor for details.	\$20 per exam	\$20 per exam
VSP LightCare	Every 24 months	Every 12 months
Ready-made non-prescription blue light filtering glasses or sunglasses (instead of prescription glasses or contacts)  <i>*LightCare not available at Walmart.</i>	\$150 allowance, \$80 allowance at Costco	\$200 allowance, \$110 allowance at Costco
Laser vision correction		
Thinking about getting LASIK eye surgery? As a VSP member, you have access to competitive offers from well-known LASIK providers. Whenever you're ready to schedule your appointment, you'll find savings on LASIK all year round, right here. Visit <a href="https://www.vsp.com/offers/special-offers/lasik">https://www.vsp.com/offers/special-offers/lasik</a> to learn more.		
Glasses and sunglasses		
VSP members have access to exclusive offers on glasses and sunglasses from brands like bebe, Calvin Klein, Cole Haan, Dragon®, Flexon®, Longchamp, Nike and more. Save on your favorite eyewear for you and your whole family with these special offers. Visit <a href="https://www.vsp.com/offers/special-offers/glasses-sunglasses">https://www.vsp.com/offers/special-offers/glasses-sunglasses</a> to learn more.		

\*Coverage with a retail chain VSP affiliate may be different. KidsCare plan is only available at VSP doctors. This benefit is not available at a retail chain VSP affiliate. Check [vsp.com](https://www.vsp.com) for VSP providers and SAIF vision benefits.

\*\*Service year is the benefit year from the last date of your eye visit/exam or eligibility for glasses. Minimum prescription change required.

*This is not an all-inclusive summary of SAIF's policies with Vision Service Plan. This is a benefit summary only and does not fully describe your benefits coverage. For more detailed information on your benefits, please refer to the online member information at [vsp.com](https://www.vsp.com) or call [Member Services](#) at 800.877.7195*