

2025 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	\$7.23	\$0	\$6.12
Employee + spouse or domestic partner	\$13.42	\$0	\$12.27
Employee + child(ren)	\$14.25	\$0	\$13.17
Employee + family (includes spouse or domestic partner)	\$22.20	\$0	\$21.01
Plan services	VSP base plan	VSP buy-up plan	
WellVision exams			
Eye exam (adults): One exam every calendar year	\$25 copay for exam and glasses	\$25 copay for exam and glasses	
Eye exam (children up to age 19): Two exams every calendar year	\$25 copay for exam and glasses	\$25 copay for exam and glasses	
Routine retinal screening: Every calendar year	Up to \$39	Up to \$39	
Essential medical eye care			
<ul style="list-style-type: none">Retinal imaging for members with diabetes covered-in-full\$20 per exam. Additional exams and services beyond routine care to treat immediate issues from pink eye to sudden changes in vision or to monitor ongoing conditions such as dry eye, diabetic eye disease, glaucoma, and more. Coordination with your medical coverage may apply. Ask your VSP network doctor for details.Coordination with your medical coverage may apply. Ask your VSP network doctor for detailsAvailable as needed			
Lenses	Every other calendar year	Every calendar year	
Single vision lenses, lined bifocal, lined trifocal lenses. Impact-resistant lenses for dependent children.	Combined with exam	Included in prescription glasses	
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 other calendar year	Every calendar year	
Frame allowance	\$200, or \$220 for featured frame brands	\$300, or \$320 for featured frame brands	
Frame allowance at Costco	\$80	\$110	
Frame allowance at Walmart/Sam’s Club	\$200	\$300	

Contact lenses (instead of glasses)	Every other calendar year	Every calendar year
Contact lens exam (fitting and evaluation)	Up to \$60	Up to \$60
Contact lens allowance	\$200	\$300
Computer vision care		
<ul style="list-style-type: none"> Exam every calendar year (\$25 copay) \$90 frame allowance Single vision, lined bifocal, lined trifocal lenses, and occupational lenses 20% savings on the amount over your allowance Frame and lenses have the same frequency as your chosen plan (VSP base or VSP buy-up plan) Not available at Walmart, Sam's Club, or Costco 		
KidsCare (for dependent children under 19 years old)		
<ul style="list-style-type: none"> Two exams every calendar year Same frame allowance and lens coverage as your primary benefit under the VSP base or VSP buy-up plan Additional pair of lenses or contact lenses up to the plan allowance when needed (minimum prescription change required) Not available at Walmart, Sam's Club, or Costco 		
VSP LightCare	Every other calendar year	Every calendar year
Ready-made non-prescription sunglasses or blue light filtering glasses (instead of prescription glasses or contacts) LightCare is not available at Walmart.	\$200 allowance or \$80 Costco frame allowance	\$300 allowance or \$110 Costco allowance
Laser vision correction		
<ul style="list-style-type: none"> Average of 15% off the regular price; discounts available at contracted facilities 		

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 or call [Member Services](tel:800.877.7195) at 800.877.7195