

## VISION PLAN FAQs

### Vision Benefits will be administered by VSP in 2021

#### **Do I have to pay extra for the vision benefit?**

No. The cost of vision coverage through VSP is included in the bi-weekly health insurance premium that is deducted from your paycheck.

#### **Can I get insurance for vision only?**

No. In order to receive the vision benefit, you must be enrolled in the Employee Health Plan and pay the applicable bi-weekly health insurance premium.

#### **How can I find an optometrist or ophthalmologist in the VSP network?**

Finding a provider in the VSP network is easy. Just log on to your account at [www.VSP.com](http://www.VSP.com) and click on "Find A Doctor". If you have not set up an online account with VSP, the website will take you through the steps to do so. Or, you can simply ask the provider if he/she is a member of the VSP network.

#### **Once I use a provider in the VSP network, how are claims submitted?**

As long as you use a provider in the VSP network, claims will be submitted by the provider, and VSP will pay him or her directly for the covered amount of your services and eyewear. You will be responsible for applicable copays, as well as any amount over your allotted coverage. Most providers require patients to pay all out-of-pocket amounts at the time of service. Please refer to the summary of vision benefits for more information on plan allowances.

#### **Can I use a provider that is not a member of the VSP network?**

Yes, however the plan will not pay as much if you use a non-VSP provider. Please refer to the summary of vision benefits for more information on non-VSP limitations. Also, if you use a non-VSP provider, you will have to pay him or her in full at the time of service. Then you must submit your receipt and an itemized list of services and eyewear to VSP along with a VSP Member Reimbursement Form. You will be reimbursed up to the amount allowed for non-VSP provider services.

#### **Can I use my Flex or HSA debit card to pay for vision services and eyewear?**

Yes, either card can be used to pay both vision services and eyewear. However, if you use your flex card you are required to provide receipts to BPC for verification. If you fail to do this, BPC will send you a reminder.