

New Fitting & Evaluation- How it works

Effective January 1, 2012 Contact Lens Fitting & Evaluation will be covered separately from the materials allowance. There will be a copay for fitting & evaluation, and a set allowance for materials.

Fitting & Evaluation

Fitting & evaluation will have a copay not to exceed \$60. Patient fit (standard or premium) is not a factor; the copay will never be higher than \$60. In cases where the doctor's fitting & evaluation fee is less than \$60, the member will pay the lesser amount. In addition, a 15% discount for fitting and evaluation will apply.

Examples:

- Doctor's fitting & evaluation fee is \$50. After the 15% discount is applied, the member's copay is \$42.50.
- Doctor's fitting & evaluation fee is \$75. After the 15% discount is applied, the net is \$63.75. Because of the not-to-exceed copay, the member's copay is \$60.00.

Materials Allowance

VSP's standard materials allowance for contact lenses is typically \$130. The member may apply this entire allowance toward any contact lens materials he or she chooses. Because we have eliminated the CLCP, there are no more tiers, or approved lists for materials.

VSP New ECL Benefit- Examples

- There is no list of approved contacts; allowance can be applied to any contact lenses.
- The new program eliminates higher exam costs for premium fit patients.
- In many cases, the member's value will be greater and out-of-pocket expenses lower.

Example: Based on a \$100 contact lens fitting & evaluation fee.

| CURRENT BENEFIT DESIGN | | NEW BENEFIT DESIGN | |
|-----------------------------------|---|--------------------------------------|---|
| Contact lens fitting & evaluation | \$100 less 15% = \$85 | Contact lens fitting & evaluation | \$100 less 15% = \$85 Member copay \$60 |
| Annual supply of lenses | \$240 | Annual supply of lenses | \$240 |
| Total charged amount | \$325 | Total charged amount | \$300 |
| Member's total allowance applied | \$130 | Member's materials allowance applied | \$130 |
| Member out of pocket cost | \$195 Additionally, members may qualify for exclusive VSP rebates and special offers. | Member out of pocket cost | \$170 Additionally, members may qualify for exclusive VSP rebates and special offers. |