

In-network providers

Most eye doctors are in VSP's Signature network. Staying in-network assures that you get the most value from your benefits and limits your out-of-pocket costs. In-network doctors bill VSP directly as a convenience to you. A directory of Signature network doctors is available at www.messa.org or www.vsp.com. Call VSP member services at 800.877.7195 for assistance.

Out-of-network providers (Maximum reimbursement to patient)

If you choose to see a doctor who is not in the VSP Signature network, your out-of-pocket costs will likely be higher and you must submit the receipts to VSP for reimbursement. For more information, visit www.vsp.com or call VSP member services at 800.877.7195.

Benefit	In-network provider	Out-of-network provider maximum allowance
Examination		
<ul style="list-style-type: none"> ■ Optometrist ■ Ophthalmologist 	No copayment	\$35 \$45
Contacts (includes lenses, examination and fitting)		
<ul style="list-style-type: none"> ■ Elective lenses to improve vision ■ Medically necessary – to correct <i>keratoconus, irregular astigmatism, irregular corneal curvature or vision to 20/70 in the better eye</i> 	\$135 allowance MESSA pays 100% of the approved amount	\$115 \$200
Eyeglass frames	\$130 allowance	\$55
Eyeglass lenses		
<ul style="list-style-type: none"> ■ Single vision ■ Bifocal ■ Trifocal ■ Lenticular 	MESSA pays 100% of the approved amount	\$38 \$60 \$72 \$108
Eyeglass lens enhancements		
<ul style="list-style-type: none"> ■ Rimless ■ Oversized ■ Blended ■ Photochromic 	MESSA pays 100% of the approved amount	Member must pay the difference between the approved amount and the provider charge
<ul style="list-style-type: none"> ■ Progressive 	Not covered (discounts may apply)	Not covered
<ul style="list-style-type: none"> ■ Tinted <ul style="list-style-type: none"> ● Single vision ● Bifocal ● Trifocal ● Lenticular ■ Polarized <ul style="list-style-type: none"> ● Single vision ● Bifocal ● Trifocal ● Lenticular 	MESSA pays 100% of the approved amount	\$42 \$70 \$84 \$118 \$56 \$90 \$110 \$138