

VSP-2 Benefits

Panel Providers

When you see a MESSA VSP participating panel provider for services which are covered charges (exam, lenses and frame allowance or exam and contact lenses), the provider bills VSP directly for the covered charges after satisfaction of a deductible. If the cost of the frames or contact lenses exceeds the maximum benefit allowance specified in the chart below, the member will have to pay the provider directly for excess costs. A directory of MESSA VSP panel providers is available on the Web at www.messa.org > Members > Provider Search > Find an Eye Doctor.

Non-Panel Providers (Maximum Reimbursement to Patient)

Non-panel providers are providers who do not participate with MESSA's VSP plan. Benefits for examinations, lenses or frames which are obtained from a non-panel (non-participating) provider are subject to a maximum reimbursement. Members and dependents who choose to see a non-panel provider must pay the provider and submit an itemized receipt to VSP for reimbursement. The member is responsible for the difference. The reimbursement will be limited to the maximum amount for each covered charge as indicated in the chart below.

Features	VSP-2 Panel Provider	VSP-2 Non-Panel Provider
Exam Deductible		
<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Optometrist <input checked="" type="checkbox"/> Ophthalmologist 	\$6.50	\$28.50 max
		\$38.50 max
Contact Lens Allowance (includes exam)		
<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Cosmetic (Elective) <input checked="" type="checkbox"/> Disposable 	\$90	\$90 max
Frame Allowance	\$65	\$74 max
Lenses		
<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Single Vision <input checked="" type="checkbox"/> Bifocal <input checked="" type="checkbox"/> Trifocal <input checked="" type="checkbox"/> Lenticular 	Covered: Subject to maximum frame allowance and \$18 deductible on lenses and frames	\$29 max \$51 max \$63 max \$75 max
Extra Lens Features		
<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Pink #1 or #2 tint <input checked="" type="checkbox"/> Rimless <input checked="" type="checkbox"/> Oversize <input checked="" type="checkbox"/> Blended <input checked="" type="checkbox"/> Progressive 	Covered	**
	Not Covered	
Tinted		
<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Tinted Single Vision <input checked="" type="checkbox"/> Tinted Bifocal <input checked="" type="checkbox"/> Tinted Trifocal <input checked="" type="checkbox"/> Tinted Lenticular 	Covered	\$33 max \$61 max \$75 max \$89 max
Polarized		
<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Polarized Single Vision <input checked="" type="checkbox"/> Polarized Bifocal <input checked="" type="checkbox"/> Polarized Trifocal <input checked="" type="checkbox"/> Polarized Lenticular 	Covered	\$ 47 max \$ 81 max \$101 max \$119 max

****Non-panel provider materials including lens features are subject to and limited by the lens and frame maximum reimbursement. The patient is responsible for paying the cost of materials and services above the maximum reimbursement amount.**