

# A Look at Your VSP Vision Coverage

With VSP and SMART-MTA TRUST FUND,  
your health comes first.



As a member, you'll get access to savings  
and personalized vision care from a VSP  
network doctor for you and your family.

## Value and savings you love.

Save on eyewear and eye care when you see a VSP network  
doctor. Plus, take advantage of Exclusive Member Extras which  
provide offers from VSP and leading industry brands totaling  
over \$3,000 in savings.

## Provider choices you want.

With private practice doctors and Visionworks retail locations  
to choose from nationwide, getting the most out of your benefits  
is easy at a VSP Premier Edge™ location.

	Preferred private practice and retail in-network choices
	

## Quality vision care you need.

You'll get great care from a VSP network doctor, including a  
WellVision Exam®. An annual eye exam not only helps you see  
well, but helps a doctor detect signs of eye conditions and health  
conditions, like diabetes and high blood pressure.

## Using your benefit is easy!

Create an account on [vsp.com](http://vsp.com) to view your in-network coverage,  
find the VSP network doctor who's right for you, and discover  
savings with exclusive member extras. At your appointment, just  
tell them you have VSP.

**vsp**  
vision care

## More Ways to Save

Extra

**\$20**

to spend on  
**Featured Frame Brands†**

bebe	Calvin Klein
COLE HAAN	DRAGON.
FLEXON	LONGCHAMP
	and more

See all brands and offers  
at [vsp.com/offers](http://vsp.com/offers).

+

Up to

**40%**

Savings on  
lens enhancements‡

Create an account today.  
Contact us: **800.877.7195** or [vsp.com](http://vsp.com)



Your VSP Vision Benefits Summary

SMART-MTA TRUST FUND and VSP provide you with an affordable vision plan.

PROVIDER NETWORK:  
VSP Choice

EFFECTIVE DATE:  
01/01/2025



BENEFIT	DESCRIPTION	COPAY	FREQUENCY
Your Coverage with a VSP Provider			
WELLVISION EXAM	<ul style="list-style-type: none"><li>Focuses on your eyes and overall wellness</li><li>Routine retinal screening</li></ul>	\$0 Up to \$39	Every calendar year
ESSENTIAL MEDICAL EYE CARE	<ul style="list-style-type: none"><li>Retinal imaging for members with diabetes covered-in-full</li><li>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.</li><li>Coordination with your medical coverage may apply. Ask your VSP network doctor for details.</li></ul>	\$20 per exam	Available as needed
PRESCRIPTION GLASSES			
FRAME*	<ul style="list-style-type: none"><li>\$150 Featured Frame Brands allowance</li><li>\$130 frame allowance</li><li>20% savings on the amount over your allowance</li><li>\$100 Walmart/Sam's Club/Costco frame allowance</li></ul>	\$0	Every calendar year
LENSES	<ul style="list-style-type: none"><li>Single vision, lined bifocal, and lined trifocal lenses</li></ul>	\$0	Every calendar year
LENS ENHANCEMENTS	<ul style="list-style-type: none"><li>Standard progressive lenses</li><li>Premium progressive lenses</li><li>Custom progressive lenses</li><li>Tints/Light-reactive lenses</li><li>Impact-resistant lenses</li><li>Scratch-resistant coating</li><li>UV protection</li><li>Average savings of 30% on other lens enhancements</li></ul>	\$0 \$95 - \$105 \$150 - \$175 \$0 \$0 \$0 \$0	Every calendar year
CONTACTS (INSTEAD OF GLASSES)	<ul style="list-style-type: none"><li>\$130 allowance for contacts and contact lens exam (fitting and evaluation)</li><li>15% savings on a contact lens exam (fitting and evaluation)</li></ul>	\$0	Every calendar year
ADDITIONAL PAIRS OF EYEWEAR			
FRAME*	<ul style="list-style-type: none"><li>\$150 Featured Frame Brands allowance</li><li>\$130 frame allowance</li><li>20% savings on the amount over your allowance</li><li>\$100 Walmart/Sam's Club/Costco frame allowance</li></ul>	\$50 for frame and lenses	Every calendar year
LENSES	<ul style="list-style-type: none"><li>Single vision, lined bifocal, and lined trifocal lenses</li></ul>	Combined with Frame	Every calendar year
CONTACTS (INSTEAD OF GLASSES)	<ul style="list-style-type: none"><li>\$130 allowance for additional contacts</li></ul>	\$0	Every calendar year
VSP LIGHTCARE™+	<ul style="list-style-type: none"><li>\$130 allowance for ready-made non-prescription sunglasses, or ready-made non-prescription blue light filtering glasses, instead of prescription glasses or contacts</li></ul>	\$0	Every calendar year
ADDITIONAL SAVINGS	<b>Glasses and Sunglasses</b> <ul style="list-style-type: none"><li>Discover all current eyewear offers and savings at <a href="#">vsp.com/offers</a>.</li><li>20% savings on unlimited additional pairs of prescription or non-prescription glasses/sunglasses, including lens enhancements, from a VSP provider within 12 months of your last WellVision Exam.</li></ul>		
	<b>Laser Vision Correction</b> <ul style="list-style-type: none"><li>Average of 15% off the regular price; discounts available at contracted facilities.</li></ul>		
	<b>Exclusive Member Extras for VSP Members</b> <ul style="list-style-type: none"><li>Contact lens rebates, lens satisfaction guarantees, and more offers at <a href="#">vsp.com/offers</a>.</li><li>Save up to 60% on digital hearing aids with TruHearing*. Visit <a href="#">vsp.com/offers/special-offers/hearing-aids</a> for details.</li><li>Enjoy everyday savings on health, wellness, and more with VSP Simple Values.</li></ul>		

**YOUR COVERAGE GOES FURTHER IN-NETWORK**

With so many in-network choices, VSP makes it easy to get the most out of your benefits. You'll have access to preferred private practice, retail, and online in-network choices. Log in to [vsp.com](#) to find an in-network provider.

\*Only available to VSP members with applicable plan benefits. Frame brands and promotions are subject to change.  
†Savings based on doctor's retail price and vary by plan and purchase selection. Average savings determined after benefits are applied. Ask your VSP network doctor for more details.  
+Coverage with a retail chain may be different or not apply.

VSP guarantees member satisfaction from VSP providers only. Coverage information is subject to change. In the event of a conflict between this information and your organization's contract with VSP, the terms of the contract will prevail. Based on applicable laws, benefits may vary by location. In the state of Washington, VSP Vision Care, Inc., is the legal name of the corporation through which VSP does business. TruHearing is not available directly from VSP in the states of California and Washington. Premier Edge is not available for some members in the state of Texas.

To learn about your privacy rights and how your protected health information may be used, see the VSP Notice of Privacy Practices on [vsp.com](#).

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Classification: Restricted