



## **VSP Individual Vision Plans: COVID-19 (Coronavirus) Consumer FAQs**

### **Is vision insurance beneficial right now?**

Yes. Your vision health plays an important role in your overall health and wellness. We provide several plan options to choose from to accommodate your unique needs and budget which can help you save money and keep your eyes healthy. Plus, you can add a spouse or dependent to your plan and save up to 15% on their premium.

### **Can I still buy a VSP Individual Vision Plan?**

Yes. You can enroll in a vision plan by phone, or online 24/7 from the safety and comfort of your home. We have several plans to choose from that will meet your individual or family needs.

### **Can I choose when to start my plan?**

Yes. Please see electronic enrollment application for available start dates.

### **When can I see an eye doctor?**

Please call the VSP network doctor's office directly to verify current practice hours and urgent appointment availability. Since VSP Individual Vision Plans provide coverage for 12 months, you can schedule an available appointment any time within that period and take full advantage of your benefits.

### **Should I see an eye doctor if I feel sick?**

No. Please stay home and call your primary care physician for guidance.

### **What's the difference between essential and emergency eye care vs. non-essential and routine eye care?**

**Essential medical eye care**\* visits include medical visits related to systematic and ocular disease, blurry vision, changes in vision, or other symptoms that significantly impact or interfere with day-to-day activities, such as:

- Trauma, such as a blunt force injury or foreign object, or chemical burn in your eye
- Vision loss (with or without pain)
- Sudden onset of blurry vision or changed vision that hampers your day-to-day functions
- Pain, redness, or sensitivity to light
- Flashes of light or floaters in one eye or both (with or without loss of vision or pain)
- Contact lens-related pain, redness, discharge, sensitivity, or sudden discomfort
- Double vision, in either or both eyes
- If you suddenly or acutely see halos around lights
- Drooping eyelid

**Do you have lost or broken glasses, or are you running out of contacts and don't have a backup pair of glasses?** You can use your routine VSP coverage for lost or broken glasses or replacement contact lenses to meet immediate eyewear needs by contacting your VSP network doctor.\*\*



### **Routine and Non-Essential Eye Care**

The following symptoms or scenarios are not considered “essential” at this time (but if you have concerns, please do contact your eye doctor).

- Routine eye exam
- Dry or gritty sensation in your eyes
- Itchy eyes
- Interested in getting fitted for contacts for the first time

### **What payment options are available?**

We make it affordable for you to buy. You can choose to pay one annual payment or make monthly installments over 12 months.

### **What if I need a new pair of glasses or I’m running low on contacts?**

You can use your Individual Vision Plan coverage at any VSP network doctor, or if you prefer, order your glasses or contacts online at [Eyeconic®](#), where you can easily connect your benefits to receive additional savings.

### **Need help finding a doctor?**

We are happy to help -- please call VSP customer service and we will work to connect you with a doctor: 800.877.7195.

\*For a limited time, VSP has expanded access to essential medical eye care services for most VSP members who do not already have this benefit. Essential medical eye care services include, but are not limited to: conjunctivitis, eye trauma, and sudden changes in vision. No insurance premium is charged or collected for this service expansion. The member’s health insurance carrier should be billed as the primary payer when other coverage exists and the doctor participates on the health plan’s network. VSP members should call VSP to check eligibility for this service.

\*\*Your doctor has the discretion to extend your RX as necessary.