

# SCHEDULE OF BENEFITS

Effective for the 2026 Plan Year (January 1 – December 31, 2026)

## MAKE EYE HEALTH A PRIORITY WITH VSP!

Your health comes first with VSP and The Ohio State University. Take a look at your VSP vision care coverage.

vsp.  
vision care

 THE OHIO STATE UNIVERSITY  
HUMAN RESOURCES

VSP members save  
an annual average of

**\$489\***

More Ways to Save

**Additional \$50 to spend on  
Featured Frame Brands†**

bebe Calvin Klein COLE HAAN  
DRAGON FLEXON LONGCHAMP  
 and more

**Up to 40% savings on  
lens enhancements‡**

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

Enroll through your employer today.  
Questions?  
[vsp.com](https://vsp.com)  
800.877.7195 (TTY: 711)



Scan QR code  
or visit [vsp.com](https://vsp.com)  
to learn more.

## Routine eye exams have saved lives.

Did you know an eye exam is the only non-invasive way to view blood vessels in your body? Your VSP® network doctor can detect signs of more than 270 health conditions during your annual eye exam—including diabetes and high blood pressure, as well as eye conditions such as glaucoma and diabetic eye disease.\*\*

## Savings you'll love.

See and look your best without breaking the bank. VSP members get exclusive savings on popular frame brands and contact lenses, and they get additional discounts on things like LASIK, and more.

## The choice is yours!



With thousands of choices, getting the most out of your benefits is easy at a VSP Premier Edge™ location.

## Shop online and connect your benefits.



Save on Featured Frame Brands when you shop on Eyeconic®, the VSP in-network online eyewear store.

## GETTING STARTED IS EASY!

Let your plan do the most it can. When you create an account on [vsp.com](https://vsp.com), you can view your in-network coverage details, find a VSP network doctor that is right for you, and discover extra savings to maximize your benefits.

†Frame brands and promotion subject to change. Only available to VSP members with applicable plan benefits. Only available at in-network locations. Members who participate in a Medicaid/state-funded plan are not eligible.

‡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. \*Based on state and national averages for eye exams and most commonly purchased brands. This represents the average savings for a VSP member with a full-service plan at an in-network provider. Your actual savings will depend on the eyewear you choose, the plan available to you, the eye doctor you visit, your copays, your premium, and whether it is deducted from your paycheck pre-tax. Source: VSP book-of-business paid claims data for Aug-Jan of each prior year. \*\*Full Picture of Eye Health, American Optometric Association, 2020. +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. VSP 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](https://vsp.com). Visionworks, Eyeconic, and Eyemart Express family of stores are VSP-affiliated companies.

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# SCHEDULE OF BENEFITS

Prioritize your health and your budget with a VSP plan through The Ohio State University. Get coverage for essentials, or upgrade to enhance your coverage options.

**Provider Network:**  
VSP Choice



**Effective Date:**  
01/01/2026

BENEFIT	DESCRIPTION	COPAY
<b>BASIC PLAN COVERAGE WITH A VSP PROVIDER</b>		
WELL VISION EXAM*	<ul style="list-style-type: none"> <li>Focuses on your eyes and overall wellness</li> <li>Routine retinal screening</li> <li>Every calendar year</li> </ul>	\$0 Up to \$39
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> <li>Available as needed</li> </ul>	\$20 per exam
PRESCRIPTION GLASSES		\$25
FRAME+	<ul style="list-style-type: none"> <li>\$205 Featured Frame Brands allowance</li> <li>\$205 Visionworks or Eyemart Express frame allowance on any frame</li> <li>\$155 frame allowance</li> <li>20% savings on the amount over your allowance</li> <li>\$155 Walmart/Sam's Club frame allowance</li> <li>Every other calendar year</li> </ul>	Included in Prescription Glasses
LENSES	<ul style="list-style-type: none"> <li>Single vision, lined bifocal, and lined trifocal lenses</li> <li>Impact-resistant lenses for dependent children</li> <li>Every calendar year</li> </ul>	Included in Prescription Glasses
LENS ENHANCEMENTS+	<ul style="list-style-type: none"> <li>Standard progressive lenses</li> <li>Premium progressive lenses</li> <li>Custom progressive lenses</li> <li>Average savings of 30% on other lens enhancements</li> <li>Every calendar year</li> </ul>	\$0 \$95 – \$105 \$150 – \$175
CONTACTS (INSTEAD OF LENSES)	<ul style="list-style-type: none"> <li>\$130 allowance for contacts; copay does not apply</li> <li>Contact lens exam (fitting and evaluation)</li> <li>Every calendar year</li> </ul>	Up to \$60
VSP LIGHTCARE™+ (NOT AVAILABLE AT WALMART/ SAM CLUB)	<ul style="list-style-type: none"> <li>\$155 allowance for ready-made non-prescription sunglasses, or ready-made non-prescription blue light filtering glasses, instead of prescription glasses or contacts</li> <li>Every other calendar year</li> </ul>	\$25

BENEFIT	DESCRIPTION	COPAY
<b>PLUS PLAN COVERAGE WITH A VSP PROVIDER</b>		
WELL VISION EXAM*	<ul style="list-style-type: none"> <li>Focuses on your eyes and overall wellness</li> <li>Routine retinal screening</li> <li>Every calendar year</li> </ul>	\$0 Up to \$39
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> <li>Available as needed</li> </ul>	\$20 per exam
PRESCRIPTION GLASSES		\$25
FRAME+	<ul style="list-style-type: none"> <li>\$250 Featured Frame Brands allowance</li> <li>\$250 Visionworks or Eyemart Express frame allowance on any frame</li> <li>\$200 frame allowance</li> <li>20% savings on the amount over your allowance</li> <li>\$200 Walmart/Sam's Club frame allowance</li> <li>Every calendar year</li> </ul>	Included in Prescription Glasses
LENSES	<ul style="list-style-type: none"> <li>Single vision, lined bifocal, and lined trifocal lenses</li> <li>Impact-resistant lenses for dependent children</li> <li>Every calendar year</li> </ul>	Included in Prescription Glasses
LENS ENHANCEMENTS+	<ul style="list-style-type: none"> <li>Standard progressive lenses</li> <li>Premium progressive lenses</li> <li>Custom progressive lenses</li> <li>Average savings of 30% on other lens enhancements</li> <li>Every calendar year</li> </ul>	\$0 \$95 – \$105 \$150 – \$175
CONTACTS (INSTEAD OF LENSES)	<ul style="list-style-type: none"> <li>\$150 allowance for contacts; copay does not apply</li> <li>Contact lens exam (fitting and evaluation)</li> <li>Every calendar year</li> </ul>	Up to \$60
VSP EASYOPTIONS+	<p><b>Members can choose one of these upgrades</b></p> <ul style="list-style-type: none"> <li>An additional \$50 frame allowance, or fully covered premium or custom progressive lenses, or fully covered light-reactive lenses, or fully covered anti-glare coating, or an additional \$50 contact lens allowance</li> <li>Every calendar year</li> </ul>	Included in Prescription Glasses
VSP LIGHTCARE™+ (NOT AVAILABLE AT WALMART/ SAM CLUB)	<ul style="list-style-type: none"> <li>\$250 allowance for ready-made non-prescription sunglasses, or ready-made non-prescription blue light filtering glasses, instead of prescription glasses or contacts</li> <li>Every calendar year</li> </ul>	\$25

ADDITIONAL SAVINGS	<p><b>Glasses and Sunglasses</b></p> <ul style="list-style-type: none"> <li>Discover all current eyewear offers and savings at <a href="http://vsp.com/offers">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>
	<p><b>Laser Vision Correction</b></p> <ul style="list-style-type: none"> <li>Average of 15% off the regular price; discounts available at contracted facilities.</li> </ul>
	<p><b>Exclusive Member Extras</b></p> <ul style="list-style-type: none"> <li>Contact lens rebates, lens satisfaction guarantees, and more offers at <a href="http://vsp.com/offers">vsp.com/offers</a>.</li> <li>Everyday savings on health, wellness, and more with VSP Simple Values.</li> </ul>

## COVERAGE WITH AN OUT-OF-NETWORK DOCTOR

With so many in-network choices, VSP makes it easy to maximize your benefits. Choose from our large doctor network including private practice and retail locations. Plus, you can shop eyewear online at Eyeconic®. Log in to [vsp.com](http://vsp.com) to find an in-network doctor. Your plan provides the following out-of-network reimbursements:

Exam..... up to \$45	Lined Bifocal Lenses..... up to \$50	Progressive Lenses..... up to \$50
Frame ..... up to \$70	Lined Trifocal Lenses..... up to \$65	Elective Contacts..... up to \$105
Single Vision Lenses..... up to \$30	Lenticular Lenses..... up to \$65	Necessary Contact Lenses..... up to \$210
Light Care..... up to \$70		