



## Vision Care

PHC offers vision benefits through Vision Service Plan (VSP), the Nation's leading provider of quality vision services. VSP has more than 60 years of experience providing high quality, affordable vision benefits for employees and their families, covering 1 in 4 Americans (85M+ members). They have a vast provider network and comprehensive plan designs. PHC contracts with VSP to provide these services at a discounted price.

VSP providers are located throughout the US, including the Pacific Northwest and Alaska. VSP member providers are easily accessible to your employees. Plan participants can find a VSP participating provider online at [www.vsp.com](http://www.vsp.com).

### Goals

PHC's vision care program goals are to:

- Provide member health plans with discounted vision care administration services from a high quality, respected provider like VSP
- Give plan participants easy access to a large vision care provider network
- Provide a range of benefits covering eye exams, lenses, frames and contacts

Many health care professionals consider eye health to be an indicator of overall health. Your investment in a quality vision care program could even help control overall health care expenses. Through the course of a comprehensive eye exam doctors can detect symptoms of various medical conditions including: diabetes, high cholesterol and hypertension.

### How it Works

PHC contracts with VSP to administer vision claims. VSP maintains a network of providers who offer discounts off their usual retail prices.

Vision claims are self-funded by the PHC member health plan, and the plan pays VSP a negotiated administrative charge. You can develop a plan design that works best for your participants. VSP offers variety of options including copays, frequencies (exam, lens, frames) and Benefit allowances (frame and contact lenses).

The PHC Vision Care program can be customized to cover a wide range of services and supplies:

- Comprehensive vision examination by a legally qualified ophthalmologist or optometrist, which includes a refraction
- Single vision, lined bifocal, lined trifocal or lenticular lenses
- Option to cover in full lens enhancements (or offer special reduced copay) Discounts on non-covered lens options
- Frames

[Proven health care cost reduction through strength in numbers](#)

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## **How it Works (cont)**

- Contact lenses
- Exclusive member savings on additional services

The PHC access fee is 1.5% of net discounted charges.

## **Benefits**

PHC's vision care program benefits member health plans in a number of ways.

- **Affordability:** This is an affordable, self-funded preferred provider vision program with a volume-based retention charge.
- **Competitive costs:** VSP contracts with a broad network of vision providers who offer negotiated discounts for services – discounts which are passed on to you.
- **Administrative support:** VSP administers the claims process for you as a participating plan.
- **Flexible program:** You can design a vision benefit program that meets the needs of your organization; benefit allowances can vary by plan.

## **Learn More**

To learn more about the vision care program through VSP, contact PHC at (907) 474-4226 or (888) 474-4226. You may also visit [www.vsp.com](http://www.vsp.com).