Voluntary Vision Coverage with VSP vision care

Your Employer's vision benefits are provided through a company called VSP vision care. We have the VSP Plan Benefit Summary document posted on GSFR's T landing page, www.gsfrinternational.org/globalworker/, but your best access to your VSP benefit information is by creating a user account through VSP vision care's website, www.vsp.com. Through your user account you can, among other things, view your specific benefit information and eligibility, search for U.S. in-network providers, print an ID card and submit your out-of-network claims (international and U.S.) online. Please be aware that VSP may change their website at any time and these instructions may become out of date

How to request an online user account

When you go to VSP vision care's website (<u>www.vsp.com</u>) you should automatically be on the *Members* login page. If not, click the *Members* tab on the menu bar at the top of the page.

To register for a new account, select the *Create an Account* option menu.



The primary member is the benefits employee/subscriber. The member ID is the primary member's social security number. To complete the registration process, provide the information requested for the primary member.

How to access your benefit information

When you login to your VSP user account you'll enter the *My Dashboard* overview page. From this page you can access your in-network benefits by selecting *BENEFITS* from the main menu at the top of the page or by clicking the *Your Benefits* box button in the on the *My Dashboard* page, then the *Review Your Benefits*. Both options will take you to links on how to use your benefits, your specific in-network benefits information that provides a description of each of the benefits available to you under our Plan, the applicable U.S. in-network co-pay or allowance amount and your specific current eligibility status and your benefit usage history.

VSP's website does not provide information on out-of-network benefits (international and non-network U.S.). For out-of-network benefit information you can refer to our VSP Plan Benefit Summary or contact VSP vision care Member Services at (800) 877-7195.

How to get a VSP ID card

VSP vision care does not issue ID cards because it's not necessary to show an ID card to a U.S. innetwork VSP provider. When you go to a VSP in-network provider you simply identify yourself as a participant in the VSP Choice network and the provider's office will look you up in a VSP direct access system and verify your eligibility. Your enrollment is under the benefits employee / subscriber as the "Member" and all family members should be prepared to give the employee's social security number as their Member ID number.

If you would like to have an ID you can print one by logging into your VSP vision care user account and clicking on *View Member ID Card* option under *Member ID Card* on the *My Dashboard* page. Note: These IDs do not have your Member ID number on them. If you write your Member ID on the

card, we suggest you do it in a format that isn't instantly recognizable as a social security number, e.g. instead of 123-45-6789 write 1-23456-78-9.

How to find a U.S. in-network VSP Choice provider

From within your user account, select **FIND A DOCTOR** from the main menu at the top of the *My Dashboard* overview page.

Searching for providers after you've logged into your user account will give results only for providers participating in our Plan's VSP Choice network. You'll have the option to search by location (zip code) by office or by doctor.

How to submit a claim

If you go to a U.S. VSP vision care in-network provider you do not need to submit a claim. You pay your portion of the cost directly to the provider at the time of service and the provider will submit a claim to VSP for the insurance portion of the expense.

For all out-of-network (OON) claims (all international and U.S. out-of-network) you will need to pay the provider in full and then submit a claim for reimbursement to VSP within twelve months of the date of service. To submit an OON claim online, login to your user account and select *BENEFITS* from the menu at the top of the page, then in the *Oops! Did you Go Out of Network?* box, select the *Submit A Claim* button. You'll then have the option to complete a claim form, upload scans of your fully itemized receipts, and submit your claim. Your Member ID is the benefits employee / subscriber's SSN and your Employer/Group is T-org.

Please note: The online claim form only allows you to enter a U.S. address for your provider. Per VSP, for international providers you can enter your own U.S. mailing address. If you don't have one you can enter this VSP address: 3333 Quality Drive Rancho Cordova, CA 95670.

A reimbursement check will be sent to the address you use on the claim form. If you don't have a U.S. mailing address you can use, VSP will mail internationally.

If you prefer to submit your claims by mail, you can print and mail your OON online claim form and receipts to VSP. VSP does not accept claims via email.

How to update your account information

You can update your VSP profile at any time by clicking on the *Update Your Account* button in the *Manage Your Account* box on the *My Dashboard* page. On the *My Account* page you can add/change your mailing address, email and password and change your email subscription preference. For changes in your enrollment information please contact the Benefits Coordinator at BenefitsHelp@proton.me.

How to obtain additional information

You may find the answer to your questions in the *FAQs* located at the bottom of each menu page. If the FAQs don't address your questions, you can call VSP Member Services at 800-877-7195 (or call collect 916-635-7373) or send your question to VSP via email using their Email Member Services option. For Member Service hours, or to access their online email form, click on the *Contact Us* links provided at the bottom of each menu page.