

2025 VSP VISION PLAN

PLAN YEAR 2025 - HIGHLIGHTED ITEMS ARE CHANGES FOR 2025

Plan Name	Vision Service Plan (VSP)	
Choice of Providers	Any licensed vision care provider	
Website	www.vsp.com	
Phone	(800) 877-7195	
ID Card	You don't need an ID card for VSP. Tell your VSP provider that you're a VSP member. The provider will verify your coverage with VSP. If you use a non-VSP Provider, submit a copy of your itemized receipt to VSP.	
	VSP Providers	Non-VSP Providers
Exams , including glaucoma test and refractions (once every calendar year)	\$5 copay ¹	\$5 copay ¹ then the Plan pays up to \$45
Vision Care Materials		
<i>Lenses</i> (once every plan year) ²	Single vision, lined bifocal and lined trifocal lenses covered in full Polycarbonate lenses covered for dependent children Standard Progressives covered in full (everyone)	Plan pays up to \$30 for single vision, \$50 for lined bifocal, \$65 for lined trifocal.
<i>Frames</i> (once every other calendar year)	Plan pays up to - Retail Frames: \$175 Feature Frame Brand: \$195 Walmart/Sam's Club allowance: \$175 Costco Equivalent: \$95 20% discount on any amount over the allowance	Plan pays up to \$70
<i>Contact Lenses</i> (once every plan year, contacts in lieu of lenses and frame) ¹	Plan pays up to - Elective Contacts: \$150 Necessary Contacts: Covered in full * Up to a \$60 copay on the contact lens exam (fitting/evaluation)	Plan pays up to \$105
Laser Vision Correction	Discounts through VSP	Not covered

¹Total copayment combined for exam and glasses

²There are additional costs for specialty lenses, which may be eligible for discounts of 20%-25% when you use VSP providers.

This summary of plan benefits is not a contract. It describes benefits in general terms. Consult the individual plan booklets for specific details of benefit coverage. To permit a brief summary of benefits and services, use of actual contract language has been minimized. This summary does not replace the legal documents that establish the plans. Final interpretation of any provision of the plans will be governed by the master policies and service agreements, which are on file in the office of the plan administrator. The Institute expects and intends to continue the Caltech benefits program but reserves the right to amend, modify, suspend, or terminate it, in whole or in part, at any time and for any reason.