

## Panel Providers

When you see a MESSA VSP participating panel provider for services which are covered charges (exam, lenses and frame allowance or exam and contact lenses), the provider bills VSP directly for the covered charges. If the cost of the frames or contact lenses exceeds the maximum benefit allowance specified in the chart below, the member will have to pay the provider directly for excess costs. A directory of MESSA VSP panel providers is available on the Web at [www.messa.org](http://www.messa.org) > Members > Provider Search > Find an Eye Doctor.

## Non-Panel Providers (Maximum Reimbursement to Patient)

Non-panel providers are providers who do not participate with MESSA's VSP plan. Benefits for examinations, lenses or frames which are obtained from a non-panel (non-participating) provider are subject to a maximum reimbursement. Members and dependents who choose to see a non-panel provider must pay the provider and submit an itemized receipt to VSP for reimbursement. The member is responsible for the difference. The reimbursement will be limited to the maximum amount for each covered charge as indicated in the chart below.

Features	VSP-3 Gold Panel Provider	VSP-3 Gold Non-Panel Provider
<b>Exam Deductible</b>		
<ul style="list-style-type: none"> <li>■ Optometrist</li> <li>■ Ophthalmologist</li> </ul>	No Deductible	\$35 max \$45 max
<b>Contact Lens Allowance (includes exam)</b>		
<ul style="list-style-type: none"> <li>■ Cosmetic (Elective)</li> <li>■ Disposable</li> </ul>	\$135	\$115 max
<b>Frame Allowance</b>	<b>\$130*</b>	<b>\$55 max</b>
<b>Lenses</b>		
<ul style="list-style-type: none"> <li>■ Single Vision</li> <li>■ Bifocal</li> <li>■ Trifocal</li> <li>■ Lenticular</li> </ul>	Covered	\$ 38 max \$ 60 max \$ 72 max \$108 max
<b>Extra Lens Features</b>		
<ul style="list-style-type: none"> <li>■ Pink #1 or #2 tint</li> <li>■ Rimless</li> <li>■ Oversize</li> <li>■ Blended</li> </ul>	Covered	**
<ul style="list-style-type: none"> <li>■ Progressive</li> </ul>	Not Covered	
<b>Tinted</b>		
<ul style="list-style-type: none"> <li>● Tinted Single Vision</li> <li>● Tinted Bifocal</li> <li>● Tinted Trifocal</li> <li>● Tinted Lenticular</li> </ul>	Covered	\$ 42 max \$ 70 max \$ 84 max \$118 max
<b>Polarized</b>		
<ul style="list-style-type: none"> <li>● Polarized Single Vision</li> <li>● Polarized Bifocal</li> <li>● Polarized Trifocal</li> <li>● Polarized Lenticular</li> </ul>	Covered	\$ 56 max \$ 90 max \$110 max \$138 max

\*The frame allowance is the total maximum frame benefit payable for each insured person in each year.

\*\*Non-panel provider materials including lens features are subject to and limited by the lens and frame maximum reimbursement. The patient is responsible for paying the cost of materials and services above the maximum reimbursement amount. The frame allowance for VSP-3 Gold for materials provided by a panel provider is adjusted periodically based on the average wholesale frame allowance as determined by VSP.