



Vision



The Western Healthcare Insurance Trust (WHIT) has partnered with Vision Service Plan (VSP) to provide quality eyecare benefits to WHIT members. WHIT and VSP offer competitive rates and a choice of three vision care plan options to fit the customized needs of WHIT members and their employees.

VSP's coverage offers convenient access to nearly 20,000 high quality eyecare doctors throughout the U.S., including thousands in Washington, Oregon, Alaska, Idaho and Montana. Annually, VSP retains more than 98% of the doctors in their network, allowing patients to develop lasting relationships with the eyecare advisors they trust.

Vision coverage through WHIT offers a number of advantages. WHIT participating health care groups receive the advantage of preferential pricing and benefit options from VSP. Employers also have the flexibility of customizing their plan design and benefits while still benefiting from the purchasing power of the Trust.

New coverage is available throughout the calendar year. All WHIT benefit plans include a January 1 anniversary, on which date rate adjustments are effective.

Why VSP?

With 55 million members, VSP is the nation's largest eyecare benefits provider. At least one in seven Americans relies on VSP for vision care coverage. VSP offers vision care services exclusively through its own network. They choose member doctors based on professional licensing, work history, education, malpractice history, professional liability and ethics.

VSP's coverage makes it easy for WHIT member employees to receive vision care, because they can see any eye doctor they choose. However, when a patient receives care from a provider in VSP's network, they'll save time and money through discounted rates on services, glasses and contact lenses. And, their claims will be handled automatically. More than 90 percent of VSP members have access to a VSP doctor within ten miles of their work or home.

VSP's unique Eye Health Management Program focuses on the treatment and management of both eye and related health conditions through their private practice network of doctors. This program can complement other disease management or wellness

programs of hospitals and other health care groups through three main channels: member awareness materials, exceptional care and partnership, and data.

VSP's comprehensive web site, www.vsp.com, provides information about providers and eye care wellness. It also allows benefit managers and employees of WHIT participating groups to access detailed information about their plan online.

Why WHIT?

WHIT, the Western Healthcare Insurance Trust, provides unique and competitive employee benefit solutions for member hospitals, medical clinics and other health care groups.

WHIT offers:

- ▲ Competitive rates and customized, targeted solutions designed to meet the unique benefit needs of WHIT members
- ▲ Partnership with 'best in class' insurance carriers with proven experience like VSP
- ▲ Long-term rate stability
- ▲ Flexible billing and enrollment requirements
- ▲ Exceptional customer service through our third-party administrator, Zenith Administrators, Inc.
- ▲ Financial advantages of a Trust, since all financial gains are invested back into WHIT's programs to enhance benefits and services
- ▲ Pooled experience and renewals with other participating WHIT groups, which results in the best overall rate for all involved

Founded in 1976 by members of the Washington State Hospital Association (WSHA), WHIT now provides benefit coverage for health care organizations with 10 or more employees in Washington, Oregon, Alaska, Idaho and Montana.

Plan Details

WHIT offers three affordable eyecare plan options through VSP.

They differ by:

- ▲ Amount of copay, if any
- ▲ Timing of required copay – payable every 12 or 24 months

Employees of WHIT member organizations have the flexibility to see any eyecare provider they choose.

- ▲ Employees get the best value when they receive care from a VSP doctor.
- ▲ If they see a non-VSP provider, they will typically pay more out-of-pocket.
- ▲ If they see a non-VSP provider, they will also need to pay the provider in full at the time of service and submit their claim to VSP within six months for partial reimbursement less the amount of the required copay.

VSP's eyecare plans can be designed to meet different needs and provide personalized care to WHIT member employees.

They include:

- ▲ Thorough WellVision® eye exams
- ▲ A wide variety of eyewear coverage options, including prescription eyeglasses (lenses and frames) and contact lenses
 - Eyeglass lens options include single, vision, bifocal, trifocal and progressive lenses, as well as polycarbonate lenses for dependent children
 - Extra discounts for lens options like scratch-resistant and anti-reflective coatings, and for additional glasses and sunglasses
 - Allowance for contact lens care covers the contacts and a fitting and evaluation exam to ensure proper fit of the contacts
 - Current soft contact lens wearers may qualify for a special program that includes a contact lens evaluation and an initial supply of replacement lenses
- ▲ Controlled pricing on exams, eyewear and lens options through VSP doctors and labs
- ▲ Choice of quality providers from the nation's largest network of eyecare doctors
- ▲ Additional plan enhancements, such as laser vision correction discounts
- ▲ VSP members have convenient, 24/7 access to information about their eyecare benefits through www.vsp.com, including:
 - An online *Find a VSP Doctor* feature, which allows them to locate an eyecare doctor close to home or work with optional criteria for multiple languages, extended hours, specialty care and more
 - *Benefits*, where they can view their personalized coverage information or check eligibility
 - *Previous Visit & Savings* data, which lets them view information about previous eyecare visits and calculate potential savings by receiving care from a VSP doctor

To view the WHIT published rates for these plans please visit www.whitonline.org.



888-715-8000 (toll-free)
www.whitonline.org