

# Vision PLUS Plan

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### **Tips for Finding Information ... Fast!**

Click on the above link to see how you can use the document's search function to quickly find the information you need.

## Your Vision PLUS Plan

Chevron Phillips Chemical Company LP (Chevron Phillips Chemical or the Company) offers employees and their dependents vision benefits provided through VSP. The Vision PLUS Plan covers eye exams, eyeglass frames, eyeglass lenses and contact lenses, subject to certain limits.

Under the plan, you can see an in-network VSP provider or an out-of-network provider, but the plan will pay a higher level of benefits if you see an in-network provider.

You must enroll to participate. For more information on eligibility and enrollment, see pages A-1 – A-7 of the **How to Participate** chapter.

Keep in mind that the medical plan options still cover an annual in-network non-corrective eye exam. However, if you enroll in the Vision PLUS Plan, you will also have coverage for a corrective eye exam, eyeglass lenses, eyeglass frames and contact lenses.



# Vision PLUS Plan Summary Chart

The following chart shows the services covered under the Vision PLUS Plan.

	In-Network	Out-of-Network
<b>Eye exam, including corrective exam and contact lens fitting and evaluation (once per calendar year)</b>	Covered 100%	Reimbursed up to \$45
<b>Eyeglass frames* (once every two calendar years)</b>	Covered up to \$150; 20% discount on any amount over \$150	Reimbursed up to \$70
<b>Eyeglass lenses (once per calendar year)</b>		
• Single	Covered 100%	Reimbursed up to \$30
• Bifocal	Covered 100%	Reimbursed up to \$50
• Trifocal	Covered 100%	Reimbursed up to \$65
• Lenticular	Covered 100%	Reimbursed up to \$100
<b>Progressive lenses (once per calendar year)</b>		
• Standard	VSP member cost: \$55	Reimbursed up to \$50
• Premium	VSP member cost: \$95 – \$105	Reimbursed up to \$50
• Custom	VSP member cost: \$150 – \$175	Reimbursed up to \$50
<b>Contacts (once per calendar year; in lieu of eyeglass lenses; applies to all three items below)</b>		
• Elective	Covered up to \$130	Reimbursed up to \$105
• Medically necessary	Covered 100%	Reimbursed up to \$105
• Contact lens fitting and evaluation	Covered 100%	Included in eye exam reimbursement above
<b>Second annual eye exam related to diabetic eye disease, glaucoma or age-related macular degeneration (AMD)</b>	\$20 copay	Not covered

\* Eyeglass frames are not covered in a year in which you utilize the contact lens benefit under this plan.

## Discounted Laser Vision Correction Surgery

If you enroll in the Vision PLUS Plan, you are eligible for the VSP Laser VisionCare Program.

- You'll save an average of 15% off the regular price or 5% off the promotional price of laser vision correction surgery at a VSP participating laser center.
- The screening and consultation with your VSP Laser VisionCare doctor are complimentary. If you have a preoperative exam and don't proceed with the surgery, your VSP doctor may charge an exam fee of up to \$100.

## Contact lens fitting and evaluation

Contact lens fitting and evaluation coverage at 100% in-network is a customized feature of our plan. If your in-network provider does not apply the 100% coverage with no copay or coinsurance, please call VSP at 1-800-877-7195 for an adjustment to your bill or to request and receive a refund.

## How the Plan Works

Under the Vision PLUS Plan, you and your dependents are reimbursed for a portion of your eligible vision expenses. You may obtain services from any provider, but the plan will pay a higher level of benefits when you see a VSP provider.

### WHEN YOU USE A VSP NETWORK PROVIDER

#### Step 1

Find a participating network provider by calling VSP at 1-800-877-7195 or visit their website at [www.vsp.com](http://www.vsp.com) for a list of providers in your area.

#### Step 2

When you make an appointment, identify yourself as a VSP member. Your provider will contact VSP to verify your eligibility for benefits and authorized services. If your provider does not receive approval for authorized services from VSP, your benefits will be reduced to the out-of-network amounts.

#### Step 3

At your appointment, the doctor will provide an eye exam and determine if eyewear is necessary. You pay the required copays at the time of your visit, as well as any amount above covered allowances. VSP will pay your network provider directly for all covered services and eyewear or contact lenses.

#### You do not need an ID card

You will not receive an ID card, and one is not required to see an in-network provider. However, it is important that you remember to tell the doctor that you are a VSP member. The doctor's office can contact VSP to verify benefits. If your doctor does not receive approval for authorized services from VSP before you receive services, your benefits will be reduced to the out-of-network level. If desired, you can print an ID card at [www.vsp.com](http://www.vsp.com) to take to your doctor.

## OUT-OF-NETWORK PROVIDERS

When you go to an out-of-network provider, you pay the provider the full cost of the services provided and then you file a claim with VSP for reimbursement of eligible charges. See **How to File a Claim** on page G-4.

## What's Covered

The Vision PLUS Plan covers an annual eye exam, eyeglass lenses, eyeglass frames and contact lenses (in lieu of eyeglass lenses and frames), subject to certain limits. See the chart on page G-2 for details.

## What's Not Covered

The following list of exclusions and limitations does not include everything that's not covered. If you're not sure about whether something is covered, contact VSP before you incur the expense.

### PATIENT OPTIONS

The Vision PLUS Plan covers visual needs rather than cosmetic materials. You are responsible for paying the additional cost of any of the following options:

- Certain coatings, including:
  - Anti-reflective,
  - Color,
  - Mirror, and
  - Scratch;
- Certain types of lenses, including:
  - Blended,
  - Cosmetic,
  - Laminated,
  - Oversize,
  - Polycarbonate,
  - Photochromic or tinted, except Pink #1 and #2,
  - Progressive multifocal, and
  - UV (ultraviolet) protected;
- Contact lenses (except as noted elsewhere in this document);
- Expenses beyond low vision care limits;
- Frames that cost more than the plan allowance; and
- Optional cosmetic processes.

## OTHER EXCLUSIONS

The following services and materials are not covered:

- Corrective vision treatment of an experimental nature,
- Costs for services or materials above plan benefit allowances,
- Medical or surgical treatment of the eyes,
- Orthoptics or vision training and associated testing,
- Plano lenses,
- Replacement of lenses and frames furnished under this policy which are lost or broken, except at the normal intervals when services are otherwise available, and
- Two pairs of glasses instead of bifocals.



## How to File a Claim

### IF YOU USE PARTICIPATING PROVIDERS

You don't have to file claim-related paperwork if you receive services from an in-network VSP provider. Just tell the provider that you are a VSP member at the time you make the appointment. The provider's office will verify your eligibility and benefits and handle all claims filing on your behalf. VSP will reimburse the provider directly.

If you're enrolled in the Health Care Flexible Spending Account (HCFA) or Limited-Purpose Flexible Spending Account (LPFSA), you may file a claim for reimbursement of out-of-pocket vision expenses not covered by the plan from your FSA. See the **Flexible Spending Accounts** chapter starting on page H-1 for more information.

### IF YOU USE NON-PARTICIPATING PROVIDERS

If you receive services from an out-of-network provider, you must submit a claim form to VSP within one year of service. You pay the provider for services and eyewear or contacts at the time of your appointment, and then submit your itemized receipt, along with a Member Reimbursement Form, to VSP. The VSP claim form is available at [www.mycpchembenefits.com/forms](http://www.mycpchembenefits.com/forms). You can also find claim forms and instructions at [www.vsp.com](http://www.vsp.com).

Some non-network providers may submit your claim to VSP for you, but you should always check first.

## Looking for Something? Tips for Finding Information ... Fast!

There is a wealth of important information included in this summary, but who has time to look for it? Believe it or not, you can find what you need without having to search through pages and pages of information. By taking advantage of the summary's "search" function and "bookmarks," you can find the information you need in a matter of seconds.

### LOOKING FOR GENERAL, BIG PICTURE INFORMATION?

Just scroll down the table of contents — or "bookmarks" — shown at the left. Click on the applicable bookmark, and you will be taken to that section of the document.

### WANT SPECIFICS?

Use the summary's "search" function. To access this function:

- Select "Search" or "Advanced Search" under the "Edit" menu (depending on your version of Adobe Acrobat or Adobe Reader). Or click the "Search" tool  in the toolbar at the top of the screen or on the far left (if available).

You can also use the "Find" feature, but you won't be able to refine your search like you can with the "Search" function.

- Type the word, words, or part of a word for which you want to search. If you want, you can refine the search by selecting one or more of the following options:
  - "Whole words only" to find only occurrences of the complete word you enter in the text box. For example, if you search for the word "doctor," the words "doctors" and "doctor's" will not be selected during the search.
  - "Case-Sensitive" to find only occurrences of the words that are in the case that you typed. For example, if you search for the word "doctor," the search would find "doctor," but wouldn't find "Doctor."
  - **Note:** For searching this summary, you do not need to select "Include Bookmarks" or "Include Comments."
- Click on "In the current document" to show that you just want to search this summary. (Searching multiple PDF documents works well for PDFs that are copied onto your hard drive, but not for searching online PDFs such as our benefit summaries.)
- Click on "Search."
- All occurrences of the text for which you are searching will be shown in the results box. Scroll through the list and click on the applicable highlighted text to be taken to that text in the document.

Click on "New search" if you want to perform another search.

*(continued)*

## REAL -WORLD EXAMPLES ...

The following examples show you how to make the best use of the PDF search function.

- **To find out if you can enroll your domestic partner under your plan coverage:**
  - Access the search function, and search for “domestic.” The search results will be displayed in the results box. Click on the link to be taken to the exact information you need.
  - Time spent searching? **5 seconds!**
- **You are getting married, and you want to see if you can enroll your new spouse in your coverage:**
  - You can save time by searching for “married,” “marriage” and “marry” all at the same time. To do so, access the search function, and search for “marr” (the first four letters of all three search terms). Every instance of “**married**,” “**marriage**” and “**marry**” in the summary will be displayed in the results box. Click on the links to see the plan provisions that apply. **Hint:** If you typed in “marr” and no instances were found, make sure the “Whole words only” box was not checked.
  - Alternatively, you could have clicked on “When You Can Change Coverage” in the “bookmarks” shown at the left of the summary to be taken to that section of the summary. By scrolling through that section, you would have found the information you need in order to enroll your new spouse.
  - Time spent searching? **20 seconds!**
- **You need to take a military leave of absence and want to know how your benefits will be affected:**
  - Access the search function, and search for “military.” The search results will be displayed in the results box. Click on the link to be taken to the “Military Leave” section of the summary.
 

**Hint:** Do not narrow your search too much. If you had entered a very specific term, such as “military leave of absence,” the search function would not have helped you because those exact words are not used in this summary. It is better to start with a more generic search term, such as “military,” and then narrow your search later if necessary.
  - While you are reading the “Military Leave” section information, you see references to the “Uniformed Services Employment and Reemployment Rights Act (USERRA).” If you perform a follow-up search for “USERRA,” you will learn more about military leaves and your Company benefits.
  - Time spent searching? **20 seconds!**