

EYE CARE PLAN

for Vanderbilt University faculty and staff



Eye Care Plan

Eye Care Plan Vanderbilt University



Quality Eye Care Benefits at an Affordable Price

More than 150 million Americans require some form of vision correction, making eye-related conditions the second most prevalent health care problem in the country. Ameritas Group offers quality, affordable eye care benefits backed by superior customer service and flexibility.

Eye Care Plan Highlights At-A-Glance

Patient pays the remainder of amount owed above the amount covered.

	<i>In VSP Network You Pay</i>	<i>Out of VSP Network You Pay</i>
Exam Deductible	\$15	\$15
Annual Exam	\$0 after deductible	Any amount over \$52
Material Deductible	\$15	\$15
Frames**	\$0 after deductible*	Any amount over \$45
Single Lenses***	\$0 after deductible	Any amount over \$55
Bifocal Lenses***	\$0 after deductible	Any amount over \$75
Trifocal Lenses***	\$0 after deductible	Any amount over \$95
Contact Lenses**	\$0**	Any amount over \$105

*VSP provides a frame allowance of \$120. If participant chooses frame costing more than \$120, a discount of 20% will be applied to the amount over \$120.

**VSP provides a contact lens allowance of \$120. Frames and contacts are not covered in the same 12-month period.

***Some limitations apply. Progressive lenses, coatings and other options cost extra.

Frequency Allowance

Exam	Every 12 Months
Lens	Every 12 Months
Frames	Every 24 Months

With contact lenses, the insured is eligible for an exam and contact lenses. Fit and follow-up fees can be covered by the contact lens allowance. Other limitations and provisions of the policy will apply.

2009 Monthly Rates

Employee	\$7.48
Employee + Spouse	\$12.32
Employee + Child(ren)	\$12.60
Family	\$20.24

For additional provider information, please visit the VSP website at www.vsp.com.
If you have customer service questions, please contact Ameritas Group at 800-487-5553.

FOCUS Limitations and Exclusions

Covered expenses will not include, and no benefits will be payable for, expenses incurred for:

1. progressive multi-focal lens cost above standard bifocal/trifocal lens.
 2. the coating of the lens or lenses (anti-reflective, mirror, scratch resistant, etc.).
 3. vision examinations more than once in any 12 month period.
 4. lenses more than once in any 12 month period.
 5. frames more than once in any 24 month period.
 6. contact lenses more than once in any 12 month period. When chosen, contact lenses shall be in lieu of any other lens or frame benefit during the 12 month period. When lenses and frames are chosen, expenses for contact lenses are not Covered Expenses during the 12 month period.
 7. medically necessary contact lenses, except for the first \$120 of expense, when such lenses are purchased for any reason other than for the following conditions:
 - a. following cataract surgery
 - b. to correct extreme visual problems that cannot be corrected with spectacle lenses
 - c. certain conditions of anisometropia
 - d. keratoconus
- Medically necessary contact lenses are limited to the plan allowance (100% covered in-network after deductible, \$210 out-of-network). Such payment is limited to once in any 12 month period and is in lieu of lenses and frame benefits under this policy.
8. orthoptics or eye care training and any associated testing.
 9. plano lenses (non-prescriptive lenses).
 10. two pairs of glasses in lieu of bifocals.
 11. lenses and frames which are lost or broken, except at the normal intervals when services are otherwise available.
 12. medical or surgical treatment of the eyes.
 13. services for which claim is filed more than 180 days after completion of the service.
 14. the following materials, over and above the Covered Expense for the basic material. These materials are cosmetic and the insured will be responsible for the cost of these materials.
 - a. blended lenses (no line bifocals)
 - b. oversize lenses
 - c. photo chromatic lenses; tinted lenses except pink #1 and #2
 15. the laminating of the lens or lenses.
 16. frames exceeding the maximum allowance selected by the insured.

This brochure is a benefit plan highlight, not a certificate of insurance. The information outlined here highlights eye care benefits available through Ameritas Life Insurance Corp.

VSP Eye Care Providers - Nashville, Tennessee and Surrounding Area

Antioch, TN
Robert Bishop, O.D.
615-361-7266

Joseph Lutche, O.D.
615-941-7218

Garry Collins, O.D.
Alette Howard, O.D.
Jennifer Mallory, O.D.
Kevin Schmidt, O.D.
Brandon Walley, O.D.
615-731-8900

Ashland City, TN
Terri Anderson, O.D.
Greg Beem, O.D.
C. Wade Hyatt, III, O.D.
615-792-4321

Brentwood, TN
Gene Harman, O.D.
615-373-4747

Michael Politzer, O.D.
615-604-2949

Nicholas Engle, O.D.
Peter Vanhoven, O.D.
Kenneth Young, O.D.
615-373-0080

William Conn, O.D.
615-373-9992

Carthage, TN
Mike Hassell, O.D.
615-735-2020

Clarksville, TN
Matthew Drew, O.D.
Allison Jones, O.D.
931-645-0346

Alette Howard, O.D.
Brandon Walley, O.D.
931-551-3031

C. Russell Orr, O.D.
Steven Routledge, O.D.
931-648-0544

Bart Lynn, O.D.
Gary Radish, O.D.
931-647-8417

Brian Murray, O.D.
Clifton Sites, O.D.
931-647-5237

Columbia, TN
Sharon Adhami, O.D.
Tom Burks, O.D.
931-388-2061

Stan Dickerson, O.D.
931-381-4911

Terry Hendrickson, O.D.
931-380-2020

Nicholas Engle, O.D.
Victoria Young, O.D.
931-388-3604

Dickson, TN
Charles Smart, Jr., O.D.
Donald Weiss, O.D.
Lori Weiss, O.D.
615-446-8089

David Faulks, O.D.
Jerry Tidwell, O.D.
615-446-2020

Eagleville, TN
Lorena Cron, O.D.
615-274-2102

Franklin, TN
Anita Cranford, O.D.
615-790-1514

Melissa Dow, O.D.
Jeffrey Kegaris, O.D.
Susan Kegaris, O.D.
Jody Simmon, O.D.
615-771-7555

David Brown, O.D.
615-435-8180

Kevin Schmidt, O.D.
615-771-0506

William Cuthbertson, O.D.
615-791-7030

Daxx Dunn, O.D.
615-771-2550

Ethan Ly, O.D.
615-771-1020

Christy Taylor, O.D.
615-599-0037

David Shen, O.D.
Tracy Winton, O.D.
615-591-4191

William Jones, O.D.
615-771-7388

Gallatin, TN
Michael Green, M.D.
Stephani Bestwina, O.D.
615-452-1602

Richard Laws, O.D.
615-452-1201

Thomas Graves, O.D.
615-452-2020

Goodlettsville, TN
Walter Choate, O.D.
Stephanie Judkins, O.D.
615-851-7575

Kenneth Brawner, O.D.
615-859-1912

Hartsville, TN
James Judd, O.D.
615-374-2296

Hendersonville, TN
Michael Harris, O.D.
615-822-0186

David Newsom, M.D.
615-824-4073

James Judd, O.D.
615-822-2020

Richard Orgain, O.D.
615-824-5486

James Stamper, O.D.
615-824-4246

William McCord, O.D.
615-822-6157

Hermitage, TN
James Gillispie, O.D.
615-885-2027

Leon Colbert, O.D.
615-885-0637

Phillip Hammond, O.D.
615-889-2274

Meredith Ezell, M.D.

William Gates, M.D.
Lara Orton, O.D.
Joshua Young, M.D.
615-883-2356

Lafayette, TN
Margaret Roberts, O.D.
615-666-6004

Lebanon, TN
John Pino, O.D.
615-449-0541

John Gallaher, O.D.
615-444-9111

Gregory Smith, O.D.
615-453-1017

Fred Bowles, M.D.
Randolph Evans, M.D.
Thomas Roberson, O.D.
William Schenk, M.D.
615-449-2530

T.R. Averitt, O.D.
615-444-2359

Lewisburg, TN
J. Lancaster Rose, Jr., O.D.
931-359-1467

Lyles, TN
Donald Weiss, O.D.
Lori Weiss, O.D.
931-670-6383

Madison, TN
Brandon Walley, O.D.
615-859-7888

Joseph Edmiston, O.D.
615-859-4930

Walter Choate, O.D.
615-868-4262

Mount Juliet, TN
Brad Altman, O.D.
Jon Franklin, O.D.
615-754-4733

Michael Davis, O.D.
Peter Davis, O.D.
615-758-2051

Murfreesboro, TN
Serge Martin, O.D.
615-896-0082

Cynthia Jones, O.D.
615-217-2500

Carl Vinson, O.D.
615-895-5000

Ginger Coley, O.D.
Gregory Coley, O.D.
615-893-8847

Jeffrey McClain, O.D.
615-893-0149

Craig McCabe, M.D.
Robert Simon, O.D.
615-904-9024

Andrea Price, O.D.
615-896-7477

Brandon Sanders, O.D.
615-907-2030

Martin Perlmutter, M.D.
David Ranz, M.D.
615-896-2551

William Smith, II, O.D.
615-893-1913

Nashville, TN
John Anderson, O.D.
Terri Anderson, O.D.
615-883-9595

Richard Ballard, O.D.
615-865-0504

James Kirkconnell, O.D.
615-662-7588

Amanda Berry, O.D.
615-731-2020

Cynthia Payne, O.D.
615-731-1483

Melissa Dow, O.D.
Susan Kegaris, O.D.
Jody Simmon, O.D.
615-889-0147

Tommy Ducklo, O.D.
Nicole Lemoncelli, O.D.
Jason Nash, O.D.
615-329-0000

Alette Howard, O.D.
Kevin Schmidt, O.D.
615-298-2669

Fred Shanks, O.D.
615-834-8495

Don Fenn, O.D.
615-262-4830

Jeffrey Jessup, O.D.
615-662-2800

John Neuhoff, III, O.D.
615-352-7241

Kendall Harris, O.D.
615-366-4167

Greg Beem, O.D.
C. Wade Hyatt, III, O.D.
615-331-8688

David Gavami, O.D.
615-941-2020

Michele Sonsino, O.D.
615-321-4393

Richard Durocher, O.D.
Deanna Sandall, O.D.
615-386-3036

Scott Cranford, O.D.
615-646-6330

Jarrod Peace, O.D.
615-353-9995

Jeffrey Jessup, O.D.
615-333-1717

Milton Salomon, O.D.
Laura Wooldridge, O.D.
615-353-0434

Old Hickory, TN
Fred Davis, O.D.
615-883-1010

Pleasant View, TN
Joseph Weatherford, O.D.
615-746-3931

Portland, TN
Donald Blocker, O.D.
Justin Wilkins, O.D.
615-325-2020

Thomas Graves, O.D.
615-323-7331

Shelbyville, TN
Angela Dabbs, O.D.
Kathy Shamblyn, O.D.
931-684-2197

James Blanks, O.D.
Robert Collier, M.D.
Gregory Muse, O.D.
Hunter Norris, M.D.
931-684-0191

Smyrna, TN
Lisa Martin, O.D.
615-355-6677

Paul Trapeni, Jr., O.D.
615-459-0675

Springfield, TN
David Reed, O.D.
Jason Wilkerson, O.D.
615-384-8435

Sarah Baldwin, O.D.
Steven Schoemer, O.D.
615-384-5225

Spring Hill, TN
Sharon Adhami, O.D.
Tom Burks, O.D.
615-302-0035

David Brown, O.D.
615-302-3211

Christopher Eiler, O.D.
931-489-0029

Robert Szeliga, O.D.
931-489-1950

White House, TN
Hank DeHaven, O.D.
615-672-6896

Ralph Simonton, III, O.D.
615-672-4683

Elkton, KY
Paula Murray, O.D.
270-265-9036

Franklin, KY
Steven Compton, O.D.
Amanda Higdon, O.D.
270-586-5181

James Buckner, Jr., O.D.
270-586-3937

Russellville, KY
Darla Barrow, O.D.
Darcy Coomer, O.D.
Amanda Higdon, O.D.
270-725-8382

Martin Jensen, O.D.
Amber McIntosh, O.D.
270-726-2022

For additional provider information, please visit the VSP website at www.vsp.com.

Aligned with
UNIFI Companies.

©2008 Ameritas Life Insurance Corp. Ameritas, the bison symbol and "We're Ameritas. We're for people." are registered service marks of Ameritas Life.

