

Standard Coordination of Benefits

Coordination of Benefits

If a member is covered by more than one vision plan, (whether it be another carrier or another VSP plan), and has duplicate coverage, they may:

Receive two separate sets of service.

or

Choose to have both plans pay for one set of services. In this case the member is “coordinating benefits.”

Determine Primary and Secondary Plan

When a member has duplicate coverage and wants to coordinate benefits, VSP must determine the order of assignment.

- The plan that covers the member as an employee is “primary”
- The plan that covers the member as a dependent is “secondary”

If the member is a dependent child and is covered under both parents’ plans, the parent whose birth date falls first in the calendar year has the primary plan. If the parents are separated or divorced, the parent with custody is primary, or the parent decreed by the court to be responsible is primary.

Primary Plan

The primary plan must pay or provide its benefits as if the secondary plan or plans do not exist.

Secondary Plan

If a VSP plan is the secondary plan, the member will receive allowances (exam, lenses, and frame) that will be used to pay up to, but not more than the billed amount. Only services used on the primary benefit may be used for coordinating like services on the secondary benefit. Secondary allowances are applied first to the same service or product of the primary plan.