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r/Insurance



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r/Insurance • 7 mo. ago

Firebrand-PX22



How good is VSP vision insurance?

Vision Insurance

For context I have pretty bad eyesight. Anytime someone would obviously have their glasses off, im required to wear them to really be able to see. I have free native healthcare through the Cherokee nation but it's also a major pain to get up there currently, and I'm not really fully able to go up and get a new prescription till probably early May, and I need glasses since mine just broke.

There's a Cockrell eyecare center where I live who happens to take VSP, and I need a new prescription. I make around 1200 to 1700 dollars a month, would getting VSP be a pretty good choice if I need insurance for eye care or should I go with someone else?



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Jurneeka • 7mo ago

I get VSP through my employer via benefits. For the premium coverage I'm paying (if memory serves) about \$6 per pay period (once every 2 weeks). Been a VSP customer for many years and have been happy with it. In fact I used it yesterday when I had my annual eye exam. The exam was free and I received substantial discounts on both my new glasses and (daily wear) contacts.

I'm not sure about other eye insurance carriers though, I've been with same employer for 25 years and have always had VSP.



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LeadershipLevel6900 • 7mo ago

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lenses needed.

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Gtstricky • 7mo ago

Top 1% Commenter

Maybe.

Some eye docs in our area are not accepting it anymore. For them they don't get paid enough.

For you the cost of the insurance doesn't always equal a savings on an annual bases.

Pay for exam and glasses yourself = \$500 Pay for insurance, free exam and then discounted glasses = \$200
+ 0 + \$325 = \$525.00

Here is a good post about it: <https://www.reddit.com/r/personalfinance/s/S7Yxnt2yQr>



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AwarenessNo8583 • 4mo ago

This right here. For a \$300 comprehensive eye exam they pay about \$75. You tell me where you can go and see any doctor for \$75 these days? That is in network too, which with MetLife is a scam. You get paid better if you are not in network with them, its just that the doctor can pass on what the insurance does not pay to the client, but some wont charge you as much because they are getting paid better as an out of network provider. You are definitely better off saving up the money you waste on insurance, see the eye doctor once a year (often if you pay cash at time of service you get a discount) and get your prescription and buy your glasses or contacts online thru any number of discount glasses providers. I use Zenni myself and with the rewards program and free shipping, I can afford 2 sets of glasses and prescription sunglasses for about \$100. VSP is a scam and they are tied to so many companies that produce eye glasses and labs that make the lenses. I work for an FQHC that has a vision center, trust me, they dont pay providers a quarter of what they should.

↑ 1 ↓ ○ Reply ...



Immediate_Passion_32 • 4mo ago

My exam plus glasses without insurance would have been \$807. I paid \$101 and that includes scratch and impact resistant, anti glare, and anti blue light single vision prescription lenses.

↑ 1 ↓ ○ Reply ...



Prestigious-Milk-392 • 4mo ago

I like it. I pay \$15 per month and last time I wanted to get prescription sunglasses, the discounts really helped. I paid a much lower cost for designer sunglasses and I've had them for years.

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literally had to launch a complaint with the better business bureau AND cancel my credit card to get them to stop charging. It's been an ABSOLUTE nightmare. You've been warned.

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whiteSkar • 21d ago

not totally useless but pretty bad as they don't cover many retail chains.

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odp01 • 18d ago

Not sure about the folks that have no problems with them, but they're pretty bad. They barely cover anything out of network (example Warby Parker) and very limited options in-network. I plan to opt out from my employer next year as they don't even cover eye exams 100%.

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Firebrand-PX22 [OP](#) • 18d ago

I didn't end up going with them, and from the horror stories I've heard plan on keeping it that way

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r/personalfinance • 4 yr. ago

VSP Vision Insurance seems not worth it - am I missing something?

44 upvotes · 78 comments



r/glasses • 2 yr. ago

First time with vision insurance (VSP), would like some advice

3 upvotes · 12 comments

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12 upvotes · 32 comments



r/CASStateWorkers • 1 yr. ago

Sorry for the dumb question, but how do I use my VSP insurance?

22 upvotes · 38 comments



r/glasses • 2 yr. ago

Does anyone have experience with VSP out of network?

30 upvotes · 37 comments



r/personalfinance • 8 yr. ago

How do I use my HSA/VSP to pay for my healthcare/contacts?

4 upvotes · 11 comments



r/HealthInsurance • 1 yr. ago

VSP direct vision plans - Basically it's like you're prepaying these items you may or may not use and then if you have any medical condition none of it is covered or discounted... so again... what's the...

2 upvotes · 9 comments



r/glasses • 2 yr. ago

Best vision insurance?

4 upvotes · 30 comments



r/Insurance • 4 yr. ago

VSP won't cover my glasses

4 upvotes · 3 comments



r/glasses • 2 yr. ago

VSP Reimbursement on Oliver People/other high end brands?

5 upvotes · 11 comments



r/Frugal • 3 yr. ago

Prescription glasses lens - Costco vs Target vs Walmart

26 upvotes · 60 comments



r/extremelyinfuriating • 2 mo. ago

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r/Insurance • 1 yr. ago

How in the world does my vision insurance company make any money?

40 upvotes · 50 comments



r/glasses • 2 yr. ago

VSP reimbursement return

1 upvote · 4 comments



r/Frugal • 6 yr. ago

How should I use my Vision Insurance? \$130 Allowance for Frames and \$130 Allowance for Contacts.

42 upvotes · 29 comments



r/SanJose • 7 mo. ago

Is Costco eyeglass at Coleman Ave in network for VSP insurance?

5 upvotes · 11 comments



r/optometry • 5 yr. ago

Davis Vision - how stupid are they?

4 upvotes · 4 comments



r/RaybanMeta • 3 mo. ago

VSP insurance

5 upvotes · 7 comments



r/HealthInsurance • 10 mo. ago

Trying to choose vision insurance

1 upvote · 4 comments



r/AmazonFC • 6 mo. ago

Vision Insurance

4 upvotes · 6 comments



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3 upvotes · 40 comments

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Liverpool sign Leoni

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Duffer brothers eye Paramount

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