

## 2026 Supplemental Vision Benefit Guide

### Background Information

Clever Care includes non-Medicare covered vision supplemental benefits on all plans for 2026. Please make sure to refer to the *Evidence of Coverage (EOC)* for details on the specific benefit. Benefit allowance expires at the end of each year.

**Federal Disclaimer:** Clever Care Health Plan, Inc. is an HMO and HMO C-SNP with a Medicare contract. Enrollment depends on contract renewal.

Plan	Benefit Description (Annual Allowance)
<b>Longevity</b>	\$0 copay for 1 routine eye exam & standard lenses \$300 maximum every year for frames
<b>Value</b>	\$0 copay for 1 routine eye exam & standard lenses \$200 maximum every year for frames
<b>Total+</b>	\$0 copay for 1 routine eye exam & standard lenses \$350 maximum every year for frames
<b>Breathe+</b>	

### Who is our vendor?

- Clever Care’s vision vendor is VSP Vision Care

### What has changed in 2026?

- In 2025, the vision benefit gave the Member one allowance to cover exams, lenses, frames, and upgrades. In 2026, your exam and standard lenses are covered at no cost to you, and your frame allowance is separate, so your money goes further
- Eye exams and standard lenses are covered in full. There is NO COPAY for standard lenses. This means their entire allowance can go towards the frame
- Lens enhancements are no longer bundled into one allowance but remain discounted. Members can still get them at 20% off at VSP Providers

### **How are lenses covered?**

- Standard lenses are covered at no cost, including: Single vision, Bifocal, Trifocal, Lenticular
- Standard progressive lenses are also covered in full
- Custom or premium progressive lenses are not covered but receive a 20% discount when using a VSP provider

### **Are upgrades covered?**

- No, the following lens enhancements are not covered under the plan but are available at a 20% discount:
  - Scratch-resistant coating
  - UV protection
  - Anti-reflective coating
  - Photochromic (Transitions)
  - Polycarbonate lenses
  - Oversized lenses
  - High-index lenses
  - Custom or premium progressive lenses

### **Does the eye exam count towards the allowance?**

- One routine annual exam is covered per year at \$0 copay, and it does not count against the yearly allowance

### **Can I use my Flex Benefits card to pay for vision services?**

- Yes, Flex dollars can be used to help pay for out-of-pocket vision expenses, including:
  - Lens enhancements
  - Frame costs above the allowance
- This gives members flexibility if they choose upgraded lenses or higher-priced frames

### **Do all Clever Care members have the benefit?**

- Yes, non-Medicare covered Vision as a supplemental benefit is available to all Clever Care members for 2026

### **How do members identify an eye doctor in the VSP Vision Care network?**

- VSP Vision Care locator
  - <https://www.vsp.com/eye-doctor>
- By calling the customer service center number at (855) 492-9028 to speak with a representative
- Logging into their [Member Portal](#)

### **Does the member need a separate ID card?**

- No. Cards are not needed for service. Members can give their Social Security number or a unique ID number to be found in their system

### **Is there a standard fee schedule for frames and lenses?**

- There is no standard fee schedule. There is one comprehensive material allowance for all plans. This is a single allowance that any material can be applied against for prescription glasses

### **How do members track their remaining allowance balance?**

- VSP's "My Dashboard," will display your vision coverage details, member info, and benefit history right at your fingertips. Plus, you can also find tips to keep your eyes healthy, locate VSP network eye doctors near you

### **What is VSP's customer service number and business hours?**

- Customer service center number for Clever Care members is (855) 492-9028
- Monday - Saturday 8 a.m. to 8 p.m., Pacific Time

### **Are there additional discounts that are available beyond the allowance?**

- Yes - VSP's main website does provide various discounts
  - Go to <https://www.vsp.com/offers> for more info
  - Offers subject to change