VSP Essential Medical Eye Care (EMEC) component

The "Essential Medical Eye Care" (EMEC) component of VSP is one of the most useful—and most confusing—parts of their plans.

Formerly known as the "Primary EyeCare Plan," VSP rebranded it to Essential Medical Eye Care in late 2021. It is a **supplemental benefit** designed to cover medical eye issues that fall outside the scope of a "routine" wellness exam and is **billed secondary to medical coverage.**

The "Catch"

The biggest headache is that VSP is very strict about when it can and cannot be used:

1. **Medical Insurance is Primary:** If a patient has both VSP and a major medical plan (like BCBS or Cigna), and the provider is in-network with that medical plan, VSP requires the medical insurance be billed first.

2. **VSP acts as a "Safety Net"**: VSP's Essential Medical Eye Care is only billed if:
    - The patient has no other medical insurance; or
    - The patient's medical insurance denies the claim; or
    - The provider is out-of-network with the patient's medical carrier but in-network with VSP.

Why this results in confusion

A patient sees "Medical Eye Care" on their VSP portal and assumes they only owe a VSP copay for the medical component of their exam. However, because they also have Blue Cross (for example), Family Eye Care is **legally obligated** by our VSP contract to bill Blue Cross first (note in this example that Family Eye Care is in-network with Blue Cross). If Blue Cross applies the visit to the patient's deductible, the patient gets a bill from Family Eye Care for the medical exam and assumes there was a billing error.