



VISION BENEFITS SUMMARY

VSP Choice Plan #1



CHOICE NETWORK: **31,000 preferred providers** | **57,000 access points**

POLICY EFFECTIVE DATE: **01/01/23**

RATE GUARANTEE: **24 months**

GROUP #: MS00506

FREQUENCY

EXAMS	12 months
LENSES	12 months
FRAMES	24 months
CONTACTS (IN LIEU OF GLASSES)	12 months

COPAYMENTS

EXAM	\$10
CONTACT LENS FITTING & EVALUATION	15% discount (not to exceed \$60)
MATERIALS	\$25

IN NETWORK ALLOWANCES

RETAIL FRAME VALUE ^{1,2,3}	\$150 / 20% off coverage
ELECTIVE CONTACT LENSES	\$150
COVERED LENS OPTIONS	Low Vision and Polycarbonate for Children

¹Extra \$20 Allowance on featured brands like bebe®, Calvin Klein, Flexon, Lacoste, Nike, Nine West and more. Featured frame brands and promotion subject to change.

²Frame allowance backed by a wholesale guarantee, meaning VSP fully covers more frames than retail allowance plans.

³Allowance may differ at Wal-Mart, Sams and Costco® Optical, however it is of equivalent value.



VSP QUESTIONS?
(800) 877 7195

VSP OUT-OF-NETWORK REIMBURSEMENT CLAIMS
PO BOX 385018, Birmingham, AL 35238-5018



VALUE ADDED PROGRAMS

DIABETIC EYECARE PLUS PROGRAM	Included
HEARING AID DISCOUNTS	Included
EYE HEALTH MANAGEMENT	Included
DIABETIC EXAM REMINDER LETTERS	Included

OUT-OF-NETWORK ALLOWANCES

EXAMINATION, up to	\$45
SINGLE VISION LENSES, up to	\$30
BIFOCAL LENSES, up to	\$50
TRIFOCAL LENSES, up to	\$65
LENTICULAR LENSES, up to	\$100
FRAME, up to	\$70
ELECTIVE CONTACT LENSES, up to	\$105
NECESSARY CONTACT LENSES, up to	\$210

EXTRA DISCOUNTS & SAVINGS

LENS ENHANCEMENTS	Most popular are covered with a copay, saving 20-25% avg.
ADDITIONAL PAIRS OF GLASSES	20% off
SUNGLASSES	20% off
LASER VISION CORRECTION (LVC)	Average 15% discount



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Dental and vision insurance products underwritten by National Guardian Life Insurance Company (NGL), Madison, WI, marketed by Beam Insurance Services LLC. Dental policy form series numbers NDNGRP 04/06, NDNGRP 2010, and NDNGRP 2020. Dental and vision products underwritten by Nationwide Life Insurance Company, Columbus, OH in DE, ID, LA, NM, NY, OH, TX, and UT. Dental and vision products administered by Beam Insurance Administrators LLC (Beam Dental Insurance Administrators LLC, in Texas). Vision insurance products underwritten by Vision Service Plan (VSP) in WA. Vision insurance products administered by Vision Service Plan Insurance Company. Vision Policy form series numbers NVIGRP 11-13, NVIGRP 5-07 and NVIGRP 2020. Life insurance product is underwritten by Nationwide Life Insurance Company, Columbus, OH, marketed by Beam Insurance Services LLC and administered by Beam Insurance Administrators LLC (Beam Dental Insurance Administrators LLC in Texas). Group Short-Term Disability and Long-Term Disability insurance products are underwritten by Nationwide Life Insurance Company, Columbus, OH, marketed by Beam Insurance Services LLC and administered by Beam Insurance Administrators LLC (Beam Dental Insurance Administrators LLC in Texas). Life, Short-Term Disability, and Long-Term Disability products are not available to members living in Puerto Rico and product availability may vary by state. Program restrictions and exclusions apply. *Additional Value Added Services are not available in the state of Louisiana and the Accelerated Death Benefit is not available in the state of CA. Accident and Hospital only Indemnity insurance products are underwritten by Nationwide Life Insurance Company, Columbus, OH, marketed by Beam Insurance Services LLC and administered by Beam Insurance Administrators LLC (Beam Dental Insurance Administrators LLC in Texas). Product availability may vary by state. Program restrictions and exclusions apply.

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