



VISION BENEFITS SUMMARY

VSP Choice Plan #2



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

POLICY EFFECTIVE DATE: 01/01/21

RATE GUARANTEE: 24 months

GROUP #: IL05378

FREQUENCY

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

COPAYMENTS

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

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

Dental and Vision insurance products underwritten by National Guardian Life Insurance Company (NGL), Vision Service Plan (VSP) in WA, and in NY by Nationwide Life Insurance Company, marketed by Beam Insurance Services LLC, and administered by Beam Insurance Administrators LLC (Beam Dental Insurance Administrators LLC, in Texas). Life insurance products underwritten by Nationwide Life Insurance Company.



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