

## Group Vision Insurance



### See the Savings for Your Employees

**G**ood eyesight is a necessity, especially in the workplace. Yet routine eye exams, prescription eyeglasses and contact lenses are often not included in regular medical care. Offering your employees access to affordable vision care can help them save money, and give you an edge in recruiting and retaining employees.

#### // Covers Annual Eye Exam

You and your employees can visit a network doctor once every 12 months for only a \$10 copay. The network includes more than 25,000 choice doctors nationwide. Diabetic Eyecare, Glaucoma, or Age-Related Macular Degeneration (AMD) care is available as often as needed for a simple co-pay.

#### // Helps Pay for Prescription Eyewear

Every 12 months employees can receive new prescription lenses for just a \$20 copay, or new contacts (up to \$140) with no copay. New frames are covered up to \$140 every 24 months. Plus, they'll receive 20% off any out-of-pocket costs.

#### // Additional Discounts

Employees receive up to 40% off lens extras such as scratch-resistant coatings, additional prescription glasses, and sunglasses. The plan also offers 5-15% off of LASIK laser vision correction with preferred providers. Hearing aids are also affordable for all VSP Vision Care members, their covered dependents and their extended family members through TruHearing, the only state-approved DHMO for hearing.

#### // 100% Affordable Voluntary Coverage

Employees pay for this coverage on their own, however they can opt for payroll deduction on a pre-tax basis to help save more money.

# SUMMARY OF BENEFITS

## Vision Insurance

### Covers Annual Eye Exam

With this plan, you and your employees can visit a VSP network doctor once every 12 months for only a \$10 copay.

### Helps Pay for Prescription Eyewear

You and your employees can receive new prescription glass lenses every 12 months for just a \$20 copay. And you'll be covered for new frames up to \$140 every 24 months. Plus, you'll get 20% off any out of pocket costs. If you choose contacts instead of glasses, you can receive new contacts every 12 months—with no copays. For necessary contacts you'll receive a \$140 allowance which you can use toward a fitting and evaluation exam for your new contacts.

### Guaranteed Acceptance

You and all your eligible employees are guaranteed acceptance. This means you cannot be turned down. And there are no health questions or medical exams required.

### Diabetic Eyecare Plus

Visit your VSP doctor as often as you need for just the \$10 copay for Diabetic Eyecare, Glaucoma or Age-Related Macular Degeneration (AMD). Your VSP doctor can consult with your primary care physician for the best care.

### Discounts on Additional Pairs of Prescription Glasses and Contact Lenses

You can receive up to 40% savings on lens extras such as scratch resistant and anti-reflective coatings and progressives, as well as additional prescription glasses and sunglasses. In addition, you'll appreciate exclusive pricing on annual supplies of popular brand contacts.

### Discounts on Laser Vision Correction

If you choose to have Laser Vision Correction through a VSP preferred provider, you'll save money with the VSP discount. With VSP you can save an average of 15% off the regular price or 5% off the promotional price.

### Hearing Aid Discounts

TruHearing makes hearing aids affordable for all VSP Vision Care

members, their covered dependents, and their extended family members. It is the only state-approved DHMO for hearing aids, and you pay no more than \$75 for a hearing exam, and can get a pair of hearing aids at a very reduced cost, even free depending on level of reimbursement from the funded plan and the type of hearing aids purchased.

### Access to the Best Eye Doctors

VSP chooses their doctors carefully based on their professional licensing, work history, education, malpractice history, professional liability and ethics. Through VSP you and your employees will have access to more than 25,000 doctors nationwide. Each Optometrist is Therapeutic Pharmaceutical Agent (TPA) certified and every Ophthalmologist is American Board of Ophthalmology (ABO) certified. VSP's credentialing process complies with the National Committee for Quality Assurance (NCQA) Standards.

### Easy to Use

There are no ID cards or claim forms. Simply find a VSP doctor by visiting [www.vsp.com](http://www.vsp.com) or calling 1-800-877-7195. Then make the appointment and be sure to tell the VSP doctor you are an ACCE member.

### 100% Affordable Voluntary Coverage

You and your employees pay for this coverage on your own. You can opt for payroll deduction on a pre-tax basis and save money by reducing your taxable income.

### Important Information

Dollar for dollar, you and your employees will get the best value from VSP when you visit a VSP network doctor. If you decide not to see a doctor, copays still apply. You'll also receive a lesser benefit and typically pay more out-of-pocket. You are required to pay the provider in full at the time of your appointment and submit a claim to VSP for partial reimbursement. In the event of a conflict between this information and your organization's contract with VSP, the terms of the contract will prevail.

Administered by: AGIA, Inc.



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