



## VISION BENEFITS SUMMARY

# VSP Choice Plan #1



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

Policy Effective Date: 09/01/19

GROUP #: C003108

### FREQUENCY

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

### COPAYMENTS

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

### IN NETWORK ALLOWANCES

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

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

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

<sup>3</sup>Allowance 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

Insurance products underwritten by National Guardian Life Insurance Company (NGL), marketed by Beam Insurance Services LLC, and administered by Beam Insurance Administrators LLC (Beam Dental Insurance Administrators LLC, in Texas). Beam Perks provided by Beam Perks LLC. Beam Perks can be obtained separately without the purchase of an insurance product by visiting [perks.beam.dental](https://perks.beam.dental).

Policy form series numbers NDNGRP 04/06 or NDNGRP 2010. Not all products available in all states.

+National Guardian Life Insurance Company is not affiliated with The Guardian Life Insurance Company of America, a.k.a. The Guardian, or Guardian Life.



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