







VISION QUOTE
VSP Choice Plan #1



CHOICE NETWORK: 31,000 preferred providers | 57,000 access points
Policy Effective Date: 01/01/20

PLAN PRICING

| EMPLOYEE | EMPLOYEE + SPOUSE | EMPLOYEE + CHILDREN | FAMILY |
|--------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------|
| \$7.59 monthly  | \$15.19 monthly  | \$15.03 monthly  | \$24.37 monthly  |

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) |

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.

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.



QUESTIONS?
sales@beam.dental

CLAIMS
PO BOX 385018, Birmingham, AL 35238-5018



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 |

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 |

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.



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