



Vision Benefits Summary
VSP Choice Plan #2



Frequency

Contacts (in lieu of glasses)	12 months
Exams	12 months
Frames	12 months
Lenses	12 months

Copayments

Contact lens fitting & evaluation	15% discount (not to exceed \$60)
Exams	\$10
Materials	\$10

In network allowances

Covered Lens Options	Low vision and polycarbonate for children
Elective Contact Lenses	\$150
Retail Frame Value ^{1,2,3}	\$150 / 20% off coverage

1. Coverage with a retail chain may be different or does not apply.
2. Added value services are additional benefits offered by VSP and not included in the insurance benefit plan.

? VSP QUESTIONS?
(800) 877 7195

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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

Bifocal lenses, up to	\$50
Elective contact lenses, up to	\$105
Examination, up to	\$45
Frame, up to	\$70
Lenticular lenses, up to	\$100
Necessary contact lenses, up to	\$210
Single vision lenses, up to	\$30
Trifocal lenses, up to	\$65

Extra discounts & savings

Additional pairs of glasses	20% off
Laser vision correction (LVC)	Average 15% Discount
Lens enhancements	Most popular are covered with a copay, saving 20-25% avg.
Sunglasses	20% off



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This benefit summary is not a complete description of the insurance coverage. Controlling provisions are provided in the policy, and this summary does not modify those provisions or the insurance in any way. This is not a binding contract. A certificate of coverage will be made available to you that describes the benefits in greater details. Should there be a difference between this summary and the contract, the contract will govern.

Vision insurance product underwritten by National Guardian Life Insurance Company (NGL), Madison, WI, marketed by Beam Insurance Services LLC (Beam Benefits Insurance Services LLC, in CA). Policy form series numbers NVIGRP 11-13, NVIGRP 5-07 and NVIGRP 2020. Vision product underwritten by Nationwide Life Insurance Company, Columbus, OH in DE, ID, LA, NM, NY, OH, TX, and UT. Vision insurance products underwritten by Vision Service Plan (VSP) in WA. Product not available in all states. Vision product administered by Vision Service Plan Insurance Company.

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