



# VSP Preferred Plan by NCD



## VSP Individual Vision Plans

VSP Preferred Plan by NCD association plan gives you access to the services and products you need to care for your eyes. You'll enjoy comprehensive vision coverage and access to the personalized care you deserve, all at low out-of-pocket costs. As a member, you'll receive hundreds of dollars in average savings on your eye care and eyewear.

## Best Choice For Vision Coverage

As a not-for-profit vision care company, VSP puts their members first and is dedicated to helping you maintain excellent eye health for a lifetime of good vision. And VSP guarantees your satisfaction. If you're not 100% satisfied with your eye care and eyewear, they'll make it right.

## Best Access To Doctors

With more than 34,000 network doctors, you're sure to find a practice close by. Your VSP network doctor will help keep you and your eyes healthy with a comprehensive eye exam that aids in early detection of health conditions.

## Best Eyewear Choices

VSP network doctors feature a wide selection of designer frames to fit your style and budget. Plus, you'll also get an extra \$20 to spend when you choose a featured frame brand.<sup>1</sup>

<sup>1</sup>Extra \$20 to spend is in addition to your allowance. Check your frame coverage section in My Benefits at [vsp.com](http://vsp.com) to see if this offer applies. Brands and promotions subject to change.

**Products are not available in all states. Please call (866) 260-9829 to verify current state availability.**

Underwritten by VSP Vision Care.



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|   |  |  |
|---|--|--|
| Copay   | \$20 Exam / \$25 Materials per Covered Person per Office Visit   |  |
| <b>Benefit</b>  | <b>Frequency</b>   |  |
| Exam:<br>Lenses:<br>Frame:  | Every 12 months<br>Every 12 months<br>Every 24 months  |  |
| <b>Benefit</b>  | <b>Participating Provider</b>  | <b>Non-Participating Provider</b>  |
| WellVision Exam<br>Contact Lens Exam<br>Frame Allowance   | Covered after \$20 Exam Copay<br>15% Savings on a contact lens exam<br>\$200 allowance for a wide selection of frames or \$220 allowance on a featured frame brand   | Up to \$45 after \$10 Exam Copay   |
| <b>Lenses</b>   | <b>Participating Provider</b>  | <b>Non-Participating Provider</b>  |
| Single Vision<br>Lined BiFocal<br>Lined TriFocal<br>Progressives<br>Impact-Resistant (polycarbonate) lenses for children<br>Contacts (instead of glasses)   | Covered after \$25 materials Copay<br>Covered after \$25 materials Copay<br>Covered after \$25 materials Copay<br>Covered after additional \$50 Copay<br>Fully covered after Copay (Up to age 18)<br><br>\$150 allowance every 12 months for contacts and contact lens exam (fitting and evaluation) | Up to \$30.00<br>Up to \$50.00<br>Up to \$65.00<br>Up to \$150.00<br><br>\$105 allowance every 12 months for contacts and contact lens exam (fitting and evaluation) |
| <b>Discounts &amp; Savings</b>  |  |  |
| <ul style="list-style-type: none"> <li>• Average 25-30% savings on other lens enhancements</li> <li>• 20% off additional glasses and sunglasses, including lens enhancements, from any VSP doctor within 12 months of the patient's last WellVision Exam.</li> <li>• Extra \$20 to \$40 on featured frame brands. Brands and promotions subject to change.</li> <li>• Laser Vision Correction- Average 15% savings on the regular price or 5% savings on the promotional price from the contracted facilities.</li> </ul> |  |  |

\*Contact Lenses are provided in lieu of all other lens once every 12 months and frames once every 24 months.

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# Frequently Asked Questions

## Does my vision plan have any waiting periods?

There are NO WAITING PERIODS! All benefits begin on your effective date.

## Who is eligible to purchase the plan?

The insurance coverage is available in states where it's approved to anyone age 18 and older. You can request coverage for your dependents; dependent eligibility varies based on State law.

## Can I purchase a vision plan if my employer or health plan does not provide one?

Yes, anyone can take advantage of the VSP Extend Plan.

## Do I have coverage if I travel outside of the state I live in?

Yes.

## What if I want to cancel the policy?

Send cancellation notice by mail to:  
NCD Agency, LLC, 4201 Spring Valley Rd, Suite 1500, Dallas, TX 75244  
To cancel by phone: 1(800) 979-8266

All Cancellation requests will be effective on the next billing period.

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# Frequently Asked Questions

## How do I submit claims?

### In-network

- Using your VSP benefit is easy. Create an account at [vsp.com](http://vsp.com). Once your annual plan is effective, review your benefit information.
- Find a VSP network doctor who's right for you. To find a doctor, visit [vsp.com](http://vsp.com). Choose a Premier Program location to get the most out of your eye care benefits.
- At your appointment, tell them you have VSP. **There's no ID card necessary.**
- That's it! We'll handle the rest—there are no claim forms to complete.

### Out-of-network

Note: If you choose to see an out-of-network provider, you'll receive less coverage. Payment is expected at the time of your visit. Following your appointment, you'll need to complete a claim form and include any itemized receipts. You can complete and submit the form on [vsp.com](http://vsp.com) or call 800.877.7195 to request a hard copy form. Address to Vision Service Plan, Attention: Claim Services, P.O. Box 385018, Birmingham, AL 5018-35238. Out-of-network coverage is not available in the states of Massachusetts and Washington, and coverage varies in the state of Maryland.

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## Elective Contact Lens

Allowance includes fitting, exam, and lenses. The cost of the fitting and evaluation is deducted from the cost of the contact lens allowance. Allowance can be applied to disposables. Applies when contacts are chosen in lieu of glasses. Members can order contacts online at [www.EyeConic.com](http://www.EyeConic.com) and apply their benefits at checkout.

## Additional Glasses

20% off the retail price on additional pairs of prescription glasses (at Discount Program Provider Locations).

## Frame Discount

20% off the remaining balance in excess of the frame allowance of \$200 biannually.

## Laser Vision Care

An average discount of 20% on LASIK and PRK. Discounts available through VSP Vision Care for conventional and custom LASIK Procedures with the TLCVision Advantage program. For more information Please visit [www.LasikPlus.com](http://www.LasikPlus.com) or call (866) 755-2026.

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## Get Huge Savings on Services You're Already Using

The VSP Preferred Plan by NCD is an association plan. This means that you are a member of the National Wellness and Fitness Association (NWFA). The NWFA have provided top-tier discounts and up-to-date advice that will help you and your family stay physically strong, emotionally stimulated and financially at peace.

**Below is a list of the NWFA's current discounts across multiple categories.**

For more information you can go to <https://www.nationalwellnessandfitness.com>

| Category       | Company                                  | Savings Description                                   |
|----------------|--|---|
| Health         | MDHearing Aid                            | \$75 off purchases of \$399 or over                   |
|                | CleverRX                                 | Up to 80% off Rx drugs                                |
|                | VSP Individual Savings Pass Discount     | Discounts on vision services                          |
|                | Nurse Line                               | 24-hr nurses line                                     |
|                | Prioritize Wellness                      | Free Health Management education                      |
| Personal       | 1-800-Flowers                            | 15% discount  |
|                | Lifelock                                 | 20% off first year of identity theft protection       |
|                | Safelite                                 | Save \$20 on windshield repair/replacement            |
|                | Abenity - Local and National Discounts   | Member-only discounts on entertainment food, and more |
|                | LuckyDiem - Local and National Discounts | Up to 30% cash back on entertainment, food, and more  |
|                | North American Van Lines                 | Moving discounts                                      |
|                | Spot Pet Insurance Discounts             | 20% off pet insurance                                 |
|                | Aloe Care Health Discount                | Voice activated home-alert system                     |
|                | Zdental Discounts                        | Discounts on dental products                          |
|                | Road America Roadside Assistance         | 24/7 roadside assistance                              |
| Travel         | Hotel Engine                             | Average of 26% off hotels                             |
|                | Wyndham Hotels                           | 25% discount at participating Wyndham Hotels          |
|                | Red Roof Inn                             | 15% discount at participating Red Roof Inn locations  |
|                | Motel 6                                  | 10% discount at participating Motel 6 locations       |
|                | Avis & Budget Discounts                  | Up to 25% off car rental                              |
|                | Cruise Discounts                         | Discounts and assistance in booking cruises           |
|                | Collette Travel Discounts                | Savings on international tour packages                |
|                | Funjet Travel Discounts                  | 5% discount and price matching                        |
|                | Choice Hotels                            | Up to 15% off Choice hotels                           |
| Small Business | UPS Discounts                            | Member-only flat-rate pricing for shipments           |
|                | Office Supply Discounts                  | Up to 75% savings on office supplies, cleaning, etc   |
| Retail Value   | <b>\$65</b>                              |   |

