



# Coverage Guide



# 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 full service 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 likely 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 signs health conditions.

## Best Eyewear Choices

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

†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 (800) 979-8266 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: Lenses: Frame:	Every 12 months Every 12 months Every 24 months	
<b>Benefit</b>	<b>Participating Provider</b>	<b>Non-Participating Provider</b>
WellVision Exam® Contact Lens Exam Frame Allowance	Covered after \$20 Exam Copay 15% Savings on a contact lens exam \$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 Lined BiFocal Lined TriFocal Progressives Impact-Resistant (polycarbonate) lenses for children Contacts (instead of glasses)	Covered after \$25 materials Copay Covered after \$25 materials Copay Covered after \$25 materials Copay Covered after additional \$50 Copay Fully covered after Copay (Up to age 18)  \$150 allowance every 12 months for contacts and contact lens exam (fitting and evaluation)	Up to \$30.00 Up to \$50.00 Up to \$65.00 Up to \$150.00  \$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 network 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 spectacle lens and frame benefits. When contact lenses are utilized in lieu of spectacle lens and frame benefits, the member becomes eligible for contact lenses or spectacle lenses after 12 months and eligible for a frame after 12 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 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
Office Supply Discounts		Up to 75% savings on office supplies, cleaning, etc
Retail Value	<b>\$65</b>	

# NCD

SPREADING THE SMILE



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