



VISION INSURANCE QUOTE

# Homewood

**PLAN:** VSP Choice Plan #2





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

**POLICY EFFECTIVE DATE:** 2022-01-01

**POLICY LENGTH:** 12 months

**MINIMUM EMPLOYER CONTRIBUTIONS:** 75.0% for employee and 0.0% for dependent(s).

**RATE GUARANTEE:** 24 months



EMPLOYEE	EMPLOYEE + SPOUSE	EMPLOYEE + CHILDREN	FAMILY
<b>\$9.81</b> monthly 	<b>\$19.62</b> monthly 	<b>\$17.03</b> monthly 	<b>\$26.83</b> monthly 

## FREQUENCY

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

## COPAYMENTS

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

 <b>QUESTIONS?</b> sales@beam.dental	<b>CLAIMS</b> PO BOX 385018, Birmingham, AL 35238-5018	
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## 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

## 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 An Average of 20 25%
ADDITIONAL PAIRS OF GLASSES	20% off
SUNGLASSES	20% off
LASER VISION CORRECTION (LVC)	Average 15% Discount

<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.



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Dental and vision insurance products underwritten by National Guardian Life Insurance Company† (NGL), Madison, WI, marketed by Beam Insurance Services LLC. Dental policy form series numbers NDNGRP 04/06, NDNGRP 2010, and NDNGRP 2020. Dental and vision products underwritten by Nationwide Life Insurance Company, Columbus, OH in DE, ID, and NY. Dental and vision products administered by Beam Insurance Administrators LLC (Beam Dental Insurance Administrators LLC, in Texas). Vision insurance products underwritten by Vision Service Plan (VSP) in WA. Vision insurance products administered by Vision Service Plan Insurance Company. Vision Policy form series numbers NVIGRP 11-13, NVIGRP 5-07 and NVIGRP 2020. Life insurance product is underwritten by Nationwide Life Insurance Company, Columbus, OH, marketed by Beam Insurance Services LLC and administered by Beam Insurance Administrators LLC (Beam Dental Insurance Administrators LLC in Texas). Group Short-Term Disability and Long-Term Disability insurance products are underwritten by Nationwide Life Insurance Company, Columbus, OH, marketed by Beam Insurance Services LLC and administered by Beam Insurance Administrators LLC (Beam Dental Insurance Administrators LLC in Texas). Life, Short-Term Disability, and Long-Term Disability products are not available to members living in Puerto Rico and product availability may vary by state. Program restrictions and exclusions apply. Life, Short-Term Disability and Long-Term Disability Additional Value Added Services are not available in the state of Louisiana.

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



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