



Vision Quote

## Heritage Construction

**Plan:** VSP® Choice Plan #4

**Policy effective date:** 2023-04-01

**Policy length:** 12 months

**Minimum employer contributions:** 0.0% for employee and 0.0% for dependent(s).

**Contract length:** 24 months

**Quote id:** 121656

**Plan quote id:** 517461

### Plan pricing

Employee	Employee + spouse	Employee + children	Family
<b>\$10.25</b> monthly	<b>\$20.51</b> monthly	<b>\$17.12</b> monthly	<b>\$27.38</b> monthly

### Frequency

Exam every	12 months
Lenses every	12 months
Frames every	12 months
Contacts (instead of glasses)	12 months

### Co-payments

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

## In-network allowances

Retail frame value <sup>1,2</sup>	\$175 / 20% savings on amount over allowance
Elective contact lenses	\$175
Covered lens options	AR Coating, Scratch Coating, Low Vision & Polycarbonate for Children

## Value added programs

Diabetic Eyecare Plus Program <sup>SM</sup>	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/progressive lenses, up to	\$50
Trifocal lenses, up to	\$65
Lenticular lenses, up to	\$100
Frames, up to	\$70
Elective contact lenses, up to	\$105
Necessary contact lenses, up to	\$210

## Extra discounts & savings<sup>2</sup>

Lens enhancements	Average savings of 30% on other lens enhancements
Additional pair of glasses or sunglasses	20% savings on unlimited additional pairs of prescription or non-prescription glasses/sunglasses, including lens enhancements, from a VSP provider within 12 months of your last WellVision Exam.
Laser vision correction (lvc)	15% discount avg.

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.

This quote is not a complete description of the insurance coverage. Controlling provisions are provided in the policy, and this quote 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 quote and the contract, the contract will govern.

Unless otherwise requested, the producer that you designate as your broker of record will receive commission as a percentage of paid premium for the insurance policies included in this quote. The producer may also qualify for bonuses based on new policies sold and/or retention of existing policies within a specific calendar year. This compensation may vary on a number of factors, including the volume and/or profitability of the insurance contracts that the producer places with Beam Insurance Services LLC. Any bonuses paid are not directly charged to the insurance policies included in this quote and do not have a direct impact on your premium rate. You may obtain information about the compensation expected to be received by the producer by requesting such information from your broker of record.

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 NY, DE, ID, LA, UT, OH, TX and NM. Vision insurance products underwritten by Vision Service Plan (VSP) in WA. Not all products available in all states. Vision product administered by Vision Service Plan Insurance Company.

Two life groups made up of only a husband-wife, domestic partners or same-sex couple are not eligible for coverage.

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.

Beam is not a subsidiary of Nationwide Life Insurance Company. Beam Insurance Services LLC and Beam Insurance Administrators LLC are separate companies and not affiliated with Nationwide Life Insurance Company.

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Nationwide Life Insurance Company, One Nationwide Plaza, Columbus, OH 43215

Vision Service Plan Insurance Company, 3333 Quality Drive Rancho Cordova, CA 95670