



Coverage Guide



(800) 485-3855 • Info@NCD.com

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 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 eyecare 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 of 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 to see if this offer applies. Brands and promotions subject to change.

Products are not available in all states. Please call (800) 485-3855 to verify current state availability.

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Copay	\$20 Exam / \$25 Materials per Covered Person per Office Visit	
Benefit	Frequency	
Exam: Lenses: Frame:	Every 12 months Every 12 months Every 24 months	
Benefit	Participating Provider	Non-Participating Provider
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 \$20 Exam Copay
Lenses	Participating Provider	Non-Participating Provider
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 with no Copay (Up to age 19) \$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 \$50.00 \$105 allowance every 12 months for contacts and contact lens exam (fitting and evaluation)
Discounts & Savings		
<ul style="list-style-type: none"> • Average 25-30% savings on other lens enhancements • 20% off additional glasses and sunglasses, including lens enhancements, from any VSP network doctor within 12 months of patient's last WellVision Exam. • Laser Vision Correction- Average 15% savings on the regular price or 5% savings on the promotional price from the contracted facilities. 		

• 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 this VSP Preferred Plan by NCD.

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, 5473 Blair Road, Suite 100, PMB 70038, Dallas, TX 75231
To cancel by phone: 1(800) 485-3855

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. 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. 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 or call 800.877.7195 to request a hard copy form. Address to Vision Service Plan, Attention: Claim Services, PO Box 495918, Cincinnati, OH 45249-5918. 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 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 bianually.

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 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 some of the NWFA's current discounts. For more information, visit <https://www.nationalwellnessandfitness.com>

Category	Company	Savings Description
Health	Marcos AI Fitness and Wellness	An AI-powered fitness and wellness coach in your pocket
	DialCare	Telehealth solution for non-emergency illnesses and general care
	Aloe Care	Discounts on voice-activated in-home medical alert system for older adults
	Clever RX	Save up to 80% off prescription drugs
	MDHearingAid	Affordable pricing on the latest hearing aid technology
	Swanson Vitamins	Save up to 20% off of Swanson brand products
	Marquee Health	Confidential health coaching for nutrition, smoking cessation, and more
Personal	1-800-Flowers Discount	Save 15% off of flowers and gifts
	MAS Benefits Perks Program	Exclusive perks and savings on everyday purchases
	SPOT Pet Insurance	Protect your pets and your wallet with a customized pet insurance plan
	Safelite Auto Glass	Save on rock chip repair and glass replacement
	SnoopDrive	Extended auto warranties offer top-rated coverage for repairs and assistance
	Tickets at Work	Access exclusive savings on theme parks, hotels, tours, shows, and more
	TrueCar Auto Buying Service	Shop for a new or used car with confidence and members-only price protection
Travel	Avis and Budget Car Rental	Save up to 25% off of Avis and Budget base rental rates
	Choice Hotels	Save 15% off at participating Ascend®, Cambria Suites®, Clarion®, Comfort Inn®, Comfort Suites®, Econo Lodge®, MainStay Suites®, Quality Inn®, Rodeway Inn®, Sleep Inn®, and Suburban Extended Stay® hotels
	Good Sam Roadside Assistance	Up to 50% off Platinum+ plan, including 24/7 roadside assistance and towing
	TravNow	Access discounts at over 900 world-class brands
Small Business	UPS Discounts	Discounts on flat rate pricing with savings of 45% on Domestic Next Day/Deferred, 25% on Ground Commercial / Residential and up to 50% on additional services. In addition, members can take advantage of UPS Smart Pickup® service for free.
	ODP BUbusiness Solutions	Discounts on office supplies, furniture, paper, electronics, ink and more
Retail Value	\$ 65	



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