

National Care Vision FAQ

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 outside of the State I live in?

Yes, if you are traveling or have a covered dependent living in a different state, you will still have coverage unless it is in the state of HI, MA, NY or WA.

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, P.O. Box 385018, Birmingham, AL 35238-5018. Out-of-network coverage is not available in the states of Massachusetts and Washington, and coverage varies in the state of Maryland.

What if I want to cancel the policy?

Innovative Health Insurance Partners

attn: National Care Vision

4201 Spring Valley Road, Suite 1500, Dallas, TX 75244

or by calling (800) 979-8266.

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