

# Vision Insurance (VSP)

# Overview

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To best provide Idahoans with coverage options and access, YHI partners with VSP (a vision insurance coverage group) to offer Idahoans additional options for optical health coverage.

- Sales will be direct between the consumers and the business, via either
  - Banner/ad on the YHI website that will re-direct to the VSP site, or...
  - An agent link that will re-direct to the VSP site AND give credit to the AOR for the sale

# Impact to YHI Agents and Brokers

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**CONSUMERS:** All consumer enrollments, disenrollments, and account management will be done via VSP customer service and website.

- Any questions on accounts, appeals, or plan details **MUST** be redirected to VSP customer services.

**AGENTS:** Consumers may be referred to YHI-certified agents who are enrolled with VSP for additional support.

- YHI-certified agents/brokers who would like to be enrolled with VSP should be re-directed to [www.individualbrokervision.com](http://www.individualbrokervision.com)

# Impact to YHI Agents and Brokers

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- Agents/brokers register with VSP at [Individualbrokervision.com](http://Individualbrokervision.com)
- After completing activation, VSP sends a personalized marketing link with a unique identifier to track enrollments.
- Agents/brokers can then share their personal VSP link with consumers which will be accounted for as sales are completed.
- Confirmations of enrollments will all be sent electronically to the agents/brokers
- VSP will send agents 8% commission fees for each sale and commissions are deposited on the 15th (or closest business day) of the following month.

If an agent has questions about the SmartLink or the reporting, they can use the VSP broker portal for support ([www.individualbrokervision.com](http://www.individualbrokervision.com)).

# Base Plan

Exam, Frames, and Lenses every 12 months	
WellVision® Exam	Covered in full after \$15 copay
Lenses	<ul style="list-style-type: none"><li>• \$25 copay for prescription glasses</li><li>• Single vision, standard progressive (no-line bifocal), lined bifocal, or lined trifocal covered in full</li></ul>
Frames	<ul style="list-style-type: none"><li>• Frame covered up to retail allowance of \$150</li><li>• 20% savings on amount over allowance for prescription glasses</li><li>• Receive an extra \$20 on featured frame brands</li></ul>
Contact Lenses	<ul style="list-style-type: none"><li>• Exam covered in full</li><li>• In lieu of frames/lenses, contact lenses covered up to \$150 allowance</li></ul>
Extra Discounts and Savings	VSP Exclusive Member Extras: access to offers from industry leading brands totaling more than \$ 2,500 in savings.

# Easy Option Plan

Exam, Frames, and Lenses every 12 months	
WellVision® Exam	Covered in full after \$15 copay
Lenses	<ul style="list-style-type: none"><li>• \$25 copay for prescription glasses</li><li>• Single vision, standard progressive (no-line bifocal), lined bifocal, or lined trifocal covered in full</li></ul>
Frames	<ul style="list-style-type: none"><li>• Frame covered up to retail allowance of \$150</li><li>• 20% savings on amount over allowance for prescription glasses</li><li>• Receive an extra \$20 on featured frame brands</li></ul>
Contact Lenses	<ul style="list-style-type: none"><li>• 15% savings on contact lens exam</li><li>• In lieu of frames/lenses, contact lenses covered up to \$150 allowance</li></ul>
Choice of one upgrade	<ul style="list-style-type: none"><li>• Fully covered premium or custom progressive lenses,</li><li>• Fully covered photochromic or light-to-dark tinting on lenses,</li><li>• An increased frame allowance up to \$ 230</li><li>• An increased contact lens allowance of up to \$ 230</li></ul> OR

# Consumer Support Re-direct

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## Pre-enrollment

If a prospect needs assistance enrolling in the program or they have questions about buying a vision benefit:

- Smartlink assisted enrollment: 844-641-6718

## Post-enrollment

If someone has purchased a vision benefit via VSP and is eligible to use the benefit:

- Post Enrollment VSP Customer Service: 800-785-0699

# Questions?

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## Contact Us!

### Connectors

Email: [Connectors@yourhealthidaho.org](mailto:Connectors@yourhealthidaho.org)

### Support

Submit a [Support Request Ticket](#)

Email: [Support@yourhealthidaho.org](mailto:Support@yourhealthidaho.org)

Phone: 1-855-944-3246





**Bones break.  
So do bank accounts.**