United Concordia[®] Dental

Protecting More Than Just Your Smile®

vsp. vision care

Frequently Asked Questions about UC ClearVision™

UC ClearVision, powered by VSP® Vision Care, is simple to use and worry free. Here are answers to the questions you may have about services for our members.



QUESTIONS

How do UC ClearVision™ plans work?

What's the best way to communicate and promote UC ClearVision to members?

Do members need an ID card?

How do members obtain a list of in-network providers?

If members have questions about plan coverage, eligibility, or eye care wellness information, where should I direct them?

ANSWERS

Coverage is provided by United Concordia Dental and its carriers. VSP provides the network of doctors and "powers" the vision plan by providing claim, customer support and other best-in-class services.

We have a variety of member communication tools designed to increase awareness and understanding of UC ClearVision. They're easy to read and provide all the benefit information members need. Please contact your United Concordia Representative to review the UC ClearVision marketing collateral available and request what you need.

An ID card, or Member Vision Card, isn't required for members to receive services or care. Members simply call an in-network provider to schedule an appointment, and tell them that they're a UC ClearVision member. The network provider and VSP handle the rest. If a member wishes to have an ID card, they can create an account and log on at **vsp.com** to print one.

They should visit **vsp.com** or contact VSP Member Services at **800-877-7195**. Members and dependents have instant access through **vsp.com** to check coverage and eligibility, find an in-network provider, and learn more about eye care wellness.

Members can also call VSP Member Services any time at **800-877-7195** or access our automated benefits information system to check eligibility or find a network provider. VSP Member Services is available Monday–Saturday, 6 a.m.–5 p.m. (Pacific Time).

QUESTIONS

What if a member is dissatisfied with an in-network provider, or the materials received through the UC ClearVision benefit?

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ANSWERS

Our Member Promise Program guarantees complete member satisfaction with services received from participating in-network providers. If a member isn't happy with the services or products from an in-network provider when using their UC ClearVision benefit, please have them contact VSP Member Services at **800-877-7195**.

Can members choose any eye care provider?

Yes. If out-of-network coverage is included in your plan, members can obtain services from any provider they choose, including national or retail chains. Reimbursement for out-of-network services is according to a schedule with the same copays and limitations as services through in-network providers. However, we can't guarantee satisfaction or extend discounts when using an out-of-network provider.

When services and/or materials are obtained from an out-of-network provider, members have two reimbursement choices:

- Most out-of-network providers will submit a request for reimbursement on behalf of UC ClearVision members. This means members won't need to pay their entire bill up front and will only be responsible for paying applicable copays and any balance above their out-of-network schedule.
- 2. Members can pay the provider directly and submit a claim for reimbursement, using the following procedure:
 - A. Visit the Benefits & Claims section of vsp.com to begin a claim.
 - B. The member should fill out the claim form completely and submit an itemized receipt or statement that includes:
 - Doctor name or office name
 - Name of Patient
 - Date of Service
 - · Each service received and the amount paid
 - C. Submit claims online at **vsp.com** or by mail to:

VSP P.O. Box 385018 Birmingham, AL 35238-5018

Please note that claims for reimbursement must be filed within 12 months of the date of service. Members will be reimbursed according to the out-of-network reimbursement schedule.

How do members collect reimbursement after visiting an out-of-network provider?



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Benefits underwritten by United Concordia Insurance Company. Vision policies cover vision benefits only. Benefits administered by Vision Service Plan (in California, d/b/a VSP-Vision Service Administrator). Administrative and claims offices located at Vision Service Plan, Attention: Claims Services, P.O. Box 385018 Birmingham, AL 35238-5018 (phone: 800-877-7191). This policy has exclusions, limitations, and reduction of benefits which may affect benefits payable. For costs and complete details of the coverage, call your insurance agent or the company. Policies or their provisions may vary or be unavailable in some states. See the plan documents or your account representative for specific provisions and details of availability. References to "discounts" and "savings" refer to discounts on services and materials that may be available at retail locations or provider offices depending on affiliation status of provider. Not all products available in all jurisdictions.