

# FREQUENTLY ASKED QUESTIONS: INDIVIDUAL VISION BROKERS



- How soon can I begin selling VSP® Individual Vision Plans?
- If I'm already registered to offer VSP group plans, why do I have to register separately with VSP to sell individual plans?
- How can my clients purchase VSP Individual Vision Plans through me?
- Do my clients need a broker ID?
- When do members become effective?
- What is my commission percentage?
- When are commissions paid?
- Can commissions be paid to me by check?
- Can my commissions be combined with my other VSP commissions?
- Do I have to reach a minimum prior to my commissions being paid?
- What if I'm a producer with an agency?
- Can I add states to my registration later?
- Where will my clients be directed when they click the marketing link on my website or email?
- How will I know when a client has enrolled using my link?
- How will my client's coverage be renewed?
- What plan options are available?
- Why is the individual product in Florida, New York, Oregon, and Washington different than the other 47 states?
- What's the Healthy Vision Association (HVA)?
- Will I be paid commissions for the subscription fees my clients pay to join the HVA?
- Do I need to be appointed to sell VSP individual vision benefits?
- If I'm registered in one state, can I sell in another?
- Why is there a separate broker website for the individual broker program?



### **How soon can I begin selling VSP Individual Vision Plans?**

VSP Vision Care will need 4-6 business days to process your registration. After your registration has been processed, you'll receive a notification email stating that you're approved to start selling VSP Individual Vision Plans.

### **If I'm already registered to offer VSP group plans, why do I have to register separately with VSP to sell individual plans?**

We need to have an associated agreement in place for individual policies. This registration with VSP Individual Vision Plans also serves to establish the account through which brokers get paid commissions.

### **How can my clients purchase VSP Individual Vision Plans through me?**

There are two ways for your clients to become enrolled through you as their broker.

1. Your clients can enroll themselves by clicking on the marketing link we provide you when you register. This automatically identifies you as their broker, crediting you for the commissions.
2. You can enroll your clients on their behalf by clicking on the same link used by your clients.

### **Do my clients need a broker ID?**

No. The marketing link you receive when your registration is processed will automatically identify you as the associated broker.

### **When do members become effective?**

Upon enrollment, subscribers choose either to make their effective date the first of the current month or the following month. Your client will receive a confirmation email within minutes of enrollment. No matter what day clients register, they will be able to utilize their benefits the same business day as their policy effective date.

### **What is my commission percentage?**

Brokers receive 8% commission on insurance premiums collected for initial enrollments and renewing clients. If the client selects to pay the annual amount in a lump sum, commissions will be paid on the full annual premium. If the client elects to pay monthly, commissions will be paid on each of the monthly payments as they come in.

### **When are commissions paid?**

Commissions will be paid on or near the 15th of each month for sales made through the last business day of the previous month. When the last day or two of the month is a non-business day, those sales will fall into the subsequent month's commissions.



### **Can commissions be paid to me by check?**

No. This program is paid through direct deposit only.

### **Can my commissions be combined with my other VSP commissions?**

No. The individual broker program is administered separately. Therefore, commissions will be paid separately from other VSP commissions you may be receiving.

### **Do I have to reach a minimum prior to my commissions being paid?**

Yes. If you don't have at least \$25 of commissions due, your commissions will be held over to the next month or until you have at least \$25 due.

### **What if I'm a producer with an agency?**

If you're a producer within an agency, your agency must first register and then register you as one of its producers. Commissions are paid to the agency, which in turn pays its producers.

### **Can I add states to my registration later?**

Yes. You can log in to the Individual Broker Site at any time to register for additional states at no charge.

### **Where will my clients be directed when they click the marketing link on my website or email?**

Your clients will be directed to a simple online enrollment site where they can see plan details, get rates, complete an application, and make payments by credit card or bank draft.

### **How will I know when a client has enrolled using my link?**

You'll receive an email notification each time a client has enrolled in VSP Individual Vision Plans through your marketing link.

### **How will my client's coverage be renewed?**

Upon enrollment, your clients provide VSP with credit card or bank account information, so renewals can happen automatically unless members call to cancel. VSP will send an email notification to members 60 days in advance of their renewal, reminding them of their automatic renewal.



### What plan options are available?

There are three plans available nationwide that can be offered through this program. Here's a rundown of what these great plans have to offer.

#### **Standard Plan (all states):**

- \$15 exam copay/\$25 glasses copay
- \$150 frame allowance or contact lens allowance
- No HVA enrollment fee

#### **Base Plan (all states except Florida, New York, Oregon, and Washington):**

- \$15 exam copay/\$25 glasses copay
- \$150 frame allowance or contact lens allowance
- For contact lens wearers, the fitting and evaluation is fully covered with no copay, allowing members to use their full allowance toward the purchase of contacts
- \$18 HVA enrollment fee

#### **EasyOptions Plan (not available in Florida):**

- \$15 exam copay/\$25 glasses copay
- Choice of one of the following upgrades at your doctor's office:
  - Fully covered premium or custom progressive lenses
  - Fully covered light-reactive lenses
  - An additional \$80 frame allowance
  - An additional \$80 contact lens allowance
  - \$18 HVA enrollment fee (all states except New York, Oregon, and Washington)

### Why is the individual plan in Florida, New York, Oregon, and Washington different than the other 47 states?

Regulatory approvals differ in these states.

### What's the Healthy Vision Association (HVA)?

In order to purchase a Base Plan or EasyOptions Plan offered through the individual broker program, a consumer must be a member of the HVA (in all states except Florida, New York, Oregon, and Washington). The annual HVA membership fee is \$18. A portion of the membership fee goes to support vision-related charities. This association offers discounts on a variety of products and services. To see details, go to [healthyvisionassociation.com](http://healthyvisionassociation.com).



### **Will I be paid commissions for the subscription fees my clients pay to join the HVA?**

No.

### **Do I need to be appointed to sell VSP individual vision benefits?**

During the processing of your registration, any appointments that are required will be completed by VSP before you're approved to sell VSP Individual Vision Plans.

### **If I'm registered in one state, can I sell in another?**

No. You must be registered and approved to sell in each state separately. Should someone from another state click on your link, they will see a message indicating that the individual broker product is not available and directing them to the VSP individual plan website, **vspdirect.com**, for other plan options.

### **Why is there a separate broker website for the individual broker program?**

In establishing the program for brokers to sell VSP Individual Vision Plans, we found we could implement the program much faster through a separate portal. In the future, this site may be merged with the general VSP broker site, but for now, we're trying to provide a simple solution in order to make this program quickly available for brokers.