

## Frequently Asked Questions:



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**How soon can our agency begin offering individual vision plans?**

VSP will need 4-6 business days to process your registration. After your registration has been processed, you'll receive a notification e-mail stating that you can now enroll your producers to start selling individual vision plans.

**Why does our agency have to pay \$20 per state to register and \$20 to register each producer?**

The individual broker program is administered separately from other VSP programs and requires separate setup and processing. VSP also incurs a cost to register each independent agent. The \$20 registration fee for each producer helps alleviate administrative costs allowing VSP to offer individual vision plans in the most cost-effective way possible.

**My agency is registered to offer group plans. Why do we have to register separately to sell individual vision plans?**

Given that individual vision plans didn't previously exist, we need to have an associated agreement in place for individual policies. We also need to update our systems to allow for your agency's commissions to be paid. Additionally, some broker/agency relationships are different for individual sales.

**How can our clients purchase an individual vision plan through our registered producers?**

There are two ways for your clients to become enrolled through your agency's registered producers:

1. Clients can enroll themselves by clicking on the marketing links we provide your registered producers. This link automatically identifies you as the writing agency, crediting your agency for the commissions.
2. Registered producers can enroll your clients on their behalf by clicking on their assigned marketing link.

**Can an agency register clients under the agency account?**

No. Each subscriber must be associated to a specific producer.

**Do our clients need a broker ID?**

No. The marketing links your registered producers receive when their registration is processed will automatically identify you as the writing agency.

**When do members become effective?**

Upon enrollment, subscribers choose either to make their effective date the 1st of the current month or the following month. Either way, six business days are required for processing before making claims.

**What is our commission percentage?**

Agencies receive 8% commissions for sales of initial enrollments made by your registered producers. Agencies also receive 8% commission when a client renews. 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 to your agency 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 our agency by check?**

No. The individual broker program is direct deposit only.

**Can these commissions be combined with our 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.

**Does our agency have to reach a minimum prior to our commissions being paid?**

Yes. If your registered producers don't have at least \$25 of commissions due, your commissions for producers not reaching the minimum will be held over to the next month or until they have at least \$25 due.

**Can our registered producers be paid commissions directly?**

If you are registered as an agency with individual producers, all commissions are paid to the agency and it is the agency's responsibility to pay its producers.

**How do we know what portion of commissions to attribute to each producer?**

Each month a report will be available on the Individual Broker Site that will show which enrollments were attributed to each producer. This is entirely based on the marketing links that we provide. Those links are the tracking mechanism to know who generated each enrollment.

**Can the agency's producers register on their own?**

For an agent to be registered as an agency's producer, the agency must register that producer and pass on to him/her the marketing links provided by VSP.

**Can we add new producers later?**

Yes. You can log in to the Individual Broker Site at any time to add new producers.

**Where will our clients be directed when they click the marketing link(s) VSP provides?**

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 my agency know when a client has enrolled using a producer's marketing link?**

You'll receive an e-mail notification each time a client has enrolled in an individual plan through your marketing link.

**How will our clients' 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 e-mail notification to members 60 days in advance of their renewal, reminding them of their automatic renewal.



### **What plan options are available?**

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

#### **Base Broker 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 Healthy Vision Association (HVA) enrollment fee
- **Florida, Oregon and New York:**
  - Contact lens exam is not covered in these states
  - Frame allowance is \$150 in New York and Oregon, and \$120 in Florida

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

- \$15 exam copay/\$25 glasses copay
- Choice of one of the following upgrades at your doctor's office:
  - prescription glasses with \$150 frame allowance plus fully covered no-line bifocals (progressive lenses)
  - prescription glasses with \$150 frame allowance plus fully covered light-to-dark tinting (photochromic adaptive lenses)
  - prescription glasses with \$230 frame allowance (no fully covered lens enhancements)
  - \$230 allowance for contacts and contact lens exam fitting and evaluation
- \$18 Healthy Vision Association (HVA) enrollment fee

### **Are the plan rates for the broker program different than other individual plans?**

#### **Broker-exclusive Individual Vision Plan:**

There are no other comparable individual plans available. The rates for the broker plan are higher in some states and lower in others. However, there are no other individual plans available that offer a fully covered contact lens exam.

#### **EasyOptions Plan:**

The rates for this plan are the same as the EasyOptions Plan available direct to consumers.

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

Regulatory approvals differ in these states so we've made available the plans currently approved and available direct to consumers.



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

In order to purchase the plan offered through the individual broker program, a consumer must be a member of the HVA (in all states except Florida, New York, and Oregon). 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 we be paid commissions for the subscription fees clients pay to join the HVA?**

No.

**Do we need to be appointed to sell VSP individual vision plans?**

During the processing of registration, any appointments that are required will be completed by VSP before your agency is approved to sell individual vision plans. Necessary appointments will also be made for each producer you register.

**Can we add states to our registration later?**

Yes. You can log in to the Individual Broker Site at any time to register for additional states.

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

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