

Your Renaissance *Vision Coverage*

Renaissance Vision Coverage—administered by VSP® Vision Care—boasts the largest national network of independent doctors with more than 41,000 doctors nationwide.* VSP network doctors also deliver personalized care and the best choices in eyewear—all at the lowest out-of-pocket costs. If you ever have questions about your benefits, just refer to this flyer, call Renaissance Customer Service at **800-877-7195** or visit us at **VSP.com**.



ENJOY A WIDE VARIETY OF BENEFITS

With Renaissance Vision Coverage you will enjoy a wide variety of benefits that ensure your eyes get the protection they need, including:

- **GLASSES:** Prescription glasses coverage.
- **FRAMES & CONTACTS:** Allowance and additional discounts if you spend over the given allowance.
- **EXTRA MONEY:** Save money on frames, lens enhancements, sunglasses, contacts and laser vision correction.
- **EXTRA BENEFITS:** Most VSP network doctors have evening and weekend appointments, as well as offer a wide selection of frame brands and contact lenses.

CERTIFIED CARE

When it comes to your health, you deserve the best care. That's why VSP only partners with highly credentialed eye care professionals—so you'll receive quality care for all your vision needs.

- **ABO CERTIFIED:** Optometrists are Therapeutic Pharmaceutical Agent (TPA) certified and Ophthalmologists are American Board of Ophthalmology (ABO) certified.
- **Excellent Standards:** The process VSP uses for credentialing complies with the National Committee for Quality Assurance (NCQA) standards.

PARTICIPATING RETAIL CHAINS**:

Your employees get the convenience of popular retail chains like these and more.



NATIONAL NETWORK

With the largest national network of independent doctors VSP boasts more than 41,000 doctors nationwide.*

• IN-NETWORK PROVIDERS:

There are no claim forms to complete when you see a VSP network doctor. At your appointment, just tell them your coverage utilizes the VSP network.

• OUT-OF-NETWORK PROVIDERS:

Not all Vision plans administered by VSP provide out-of-network benefit coverage. To see what your plan offers for out-of-network coverage please visit **vsp.com**.

If your plan allows you to see an out-of-network provider, your coverage will be lower and you'll likely have higher out-of-pocket costs. You'll also need to submit a claim to VSP for reimbursement.

HOW CAN A VSP NETWORK DOCTOR OFFICE VERIFY MY ELIGIBILITY?

Providers can log in at **vsp.com** for benefit information or call Customer Service at **800-877-7195**.

SUBMITTING AN OUT-OF-NETWORK CLAIM:

Simply visit **vsp.com**. You can submit a claim online or download a form and follow the directions to submit by mail.

* VSP Internal Data. VSP is a registered trademark of Vision Service Plan.

** Participating retail chains upon request. Benefits may vary at participating retail chain locations. When covered-in-full services are obtained from a VSP network provider, the patient will have no out-of-pocket expense other than any applicable copays. Services and eye-wear obtained through out-of-network providers are subject to product availability and the same copays and frequency limitations as services and eye wear obtained in-network.

Underwritten by Renaissance Life & Health Insurance Company of America, Indianapolis, IN, and in New York by Renaissance Life & Health Insurance Company of New York. Both companies can be reached at P.O. Box 1596, Indianapolis, IN 46206.