



AT VBA

# You're Our Focus



## We pride ourselves on making it easy and convenient for you to use your benefits.

We know that benefits can be difficult to figure out. We are here to help you understand your benefit coverages, learn more about the products and services available to you through your plan and find an in-network doctor.

VBA offers a vast network of providers—more than 46,000 (including optometrists, ophthalmologists and retailers). Our plans offer a large selection of lens products at all price points and discount options for covered vision products.

### Managing Your Benefits Is Simple

Explore VBA's Member Portal ([members.vbaplans.com](https://members.vbaplans.com)) for all your benefit needs:

#### VBA In-Network Provider

- Log in to the VBA Member Portal to confirm eligibility for services and materials.
- Use our online Provider Finder to search for doctors in the VBA network.
- Schedule an appointment with the provider and let the office know you have vision benefit coverage through VBA prior to receiving services or purchasing materials.
- The provider will submit all claims for covered benefits directly to VBA.
- The provider will discuss and collect any copayments and/or out-of-pocket expenses from you, if applicable.

#### Out-of-Network Provider

- Log in to the VBA Member Portal to confirm eligibility for services and materials and to confirm your plan offers out-of-network benefits.
- If your plan offers out-of-network coverage and you were eligible for benefits on the date of service, you may submit a claim to VBA for reimbursement.
- If you live in a Limited Access Area and receive covered Services from an Out-of-Network Provider, we will pay the same plan allowances as if you utilized an In-Network Provider. You will be responsible for the difference between the billed amount and our reimbursement. Restrictions and limitations apply. Contact VBA for more information.

Benefits and participation may vary by location and where prohibited by state law.

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## As a VBA member, you will enjoy:

- An average distance of 3.2 miles to your first provider and 3.7 miles to your second provider.
- Access to some of the nation's top retailers including Boscov's™ Optical, Costco® Optical, LensCrafters®, Pearle Vision®, Target Optical® and Visionworks®.
- Up to \$1,000 off on Custom Bladeless LASIK using Wavelight with featured in-network providers LasikPlus, TLC Laser Eye Centers and The LASIK Vision Institute. Schedule your free consultation today! Call 1-877-437-6105.
- A complimentary hearing evaluation and you can save over 40% on premium aids with the latest technology. Call 855-203-7979.
- Access to customer care representatives who are available to answer your questions by phone, email or chat.
- Answers to Frequently Asked Questions on [vbaplans.com](https://www.vbaplans.com)