Vision Insurance Plan of America, Inc.
Common Questions & Answers

1. What plan options are available?
The Full Service plan includes a routine/basic vision examination and materials benefit that provides coverage for lenses and frame or contacts.

2. How do I enroll in this plan?
You must complete the enrollment form furnished to you. At enrollment you should mark your coverage selection (i.e. single, limited family or family). If you select limited family or family coverage, be sure to include all the information requested for covered dependents, including social security numbers and birth dates. Limited family consists of employee and spouse or employee and child(ren).

3. How do I use this plan?
With your vision benefit (full service), choose a provider from the VIPA participating provider list. Present your ID card for services at the time of service. The most current provider listing can be found at our web site, www.visionplans.com.

**DO NOT PAY YOUR PARTICIPATING PROVIDER FOR SERVICES OR MATERIALS COVERED BY YOUR VIPA BENEFIT.**

If you choose a non-participating provider, you will be expected to pay for services received. You will then need to send the original receipt from your non-participating doctor to VIPA for reimbursement. VIPA will then review your eligibility and send the claim to its claim department for payment. The maximum reimbursement is sent to the VIPA member, and not to the doctor. You are responsible for paying the doctor.

In addition, contact lens wearers should be aware that the contact lens benefit can only be used for contact lenses in conjunction with a valid contact lens prescription. A contact lens exam is more than just an eyeglass exam and is not covered under the routine/basic vision examination benefit. You will, most likely, incur additional costs. If you have your contact lens examination performed at a VIPA provider, you are then automatically eligible to use your contact lens materials benefit at that provider.

4. How will the VIPA provider determine what I am eligible to receive?
Employees electing single coverage will receive 1 ID card. Employees electing limited family or family coverage will be issued 2 ID cards. The VIPA ID card enables the VIPA provider to access VIPA’s computer system to determine what you are eligible to receive. Please be aware that your eligibility with VIPA is calculated on a date of service - to date of service method, not calendar year. For example, if you are entitled to an exam once each 12 months and receive your first exam on 3-11-07, you will become eligible again for a new exam on 3-1-08.
5. Am I able to obtain eyeglasses and contact lenses in the same year?  
  None of the VIPA plans will pay benefits toward both eyeglasses and contact lenses in the same time period.

6. If I wear disposable contact lenses, must I use my entire benefit at one time?  
  No. You may continue to make use of the remaining amount of your contact lens benefit during the benefit frequency stated in your plan. For example, if you need disposable lenses once every three months, then that is the way you obtain your lenses in the VIPA plan until such time as your benefit maximum has been reached. If there were any remaining benefit values at the end of the benefit period, they will be lost if not used.

7. What is the difference between an Optometrist and Ophthalmologist?  
  Both are known as eye doctors and both perform eye examinations. An Optometrist is an eye specialist. An Ophthalmologist is an “eye surgeon”. Some of our network Optometrists are now licensed to treat eye infections, prescribe medication and remove foreign bodies.

8. What type of eyeglass lenses am I eligible for? What about Progressive Lenses? Tints?  
  All VIPA plans cover clear, standard glass or plastic; single vision, bifocal or trifocal lenses. You may choose to upgrade your lenses by paying the difference over and above the standard lens price. For example, if you wanted to get an anti-reflective coating on your lenses, the plan would pay for the standard lens and you would be responsible for the cost of the anti-reflective coating. If you would like to get progressive lenses, your benefit will pay for standard trifocal lenses and you would pay any amount over and above the standard trifocal price. Tinting, coating and any other “additions” to your lenses are added at your own expense; VIPA will pay for the clear, standard glass or plastic; single vision, bifocal or trifocal lenses.

9. What if other questions develop?  
  You may call VIPA’s offices Monday through Friday 9:00 AM to 5:00 PM with any questions you may have. If you call during evening or weekend hours you will be able to leave a message on the VIPA voice mail system. Your message will be returned as soon as possible.

Vision Insurance Plan of America, Inc.  
P.O. Box 44077  
Milwaukee, WI 53214-7077  
(414) 475-1875   1-800-883-5747   Fax: (414) 475-1599  
WWW.VISIONPLANS.COM