



## VSP Quick Guide Certified Insurance Agents

### Covered California to Offer Consumers Pathway to Vision Coverage - VSP

Covered California and VSP® have partnered and offer an optional pathway to vision coverage. Consumers have access to shop for vision benefits via the [Covered California vision page](#).

#### Covered California VSP Vision Coverage

Overview of the full service plan offered by VSP to Covered California consumers:

- \$15 exam copay/\$25 glasses copay
- Single vision, lined bifocal, or lined trifocal lenses when glasses are selected versus contact lenses
- \$120 or \$175 frame allowance or contact lens allowance, depending on the plan selected
- VSP-175 Plan includes fully covered polycarbonate lenses, photochromic (light-reactive) lenses, scratch-resistant coating, and tinted lenses
- Contact lens - the fitting and evaluation is fully covered with no copay, allowing members to use their full allowance toward the purchase of contacts

While adult vision care is important for Covered California members, adult vision care is not an essential health benefit under the Affordable Care Act and eligibility and enrollment is handled directly through VSP. *Vision services for children are an essential health benefit and are included in all health plans purchased through Covered California.*

Enrollment with VSP into vision plans is available year-round and is available during and outside of the Open Enrollment Period.

**VSP Network Providers:** VSP members can choose from the largest national network of independent doctors and 24,000 participating retail chain access points, including Costco(R) Optical, Walmart(R) and Sam's Club(R).

#### Agent Appointment Process

- VSP emails all certified Covered California Agents with enrollment instructions and an Agent Application Form, which includes an Agent Agreement.
- Complete the Agent Application Form from the VSP email or found on the [VSP Enrollment Site](#).
- Send the Agent Application Form and a copy of a W-9 to VSP® via fax 916-389-8253 or email [CCAgentEnrollment@vsp.com](mailto:CCAgentEnrollment@vsp.com).
- **A broker code will be sent via email or mail, which is required for consumer enrollment. The broker code will be used to track enrollments and pay appropriate commissions.**
- **Optional:** create and login to the VSP Secure Agent Portal on the [VSP Enrollment Site](#) to access enrollment and broker information.
- Agents who are not certified with Covered California will have their registration denied by VSP.

#### Commissions

- Must enroll Covered California consumers into VSP Vision Coverage through the unique VSP link found on the [Covered California vision page](#). On the [VSP Enrollment Site](#) the Covered California logo will re-direct Agents back to the specific Covered California link.
- Agent commissions are 5% on insurance premiums collected for initial enrollments and renewing consumers and will be paid on or near the 15th of each month for sales made through the last



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business day of the previous month. A minimum of \$25 of commissions due is required for the payment to be made. If it is under \$25 then VSP will hold it for the following month.

- Commissions paid through direct deposit only.
- Paid separately from other VSP commissions Agents are receiving.

### **Agents and Consumers must contact VSP directly for any VSP related questions:**

- Agents – contact 888-585-8978 or [CCAgentEnrollment@vsp.com](mailto:CCAgentEnrollment@vsp.com) for the following:
  - Appointment status
  - Agent of Record Changes
  - Commission inquiries
  - Consumer enrollment and VSP account issues
- Consumers – contact 800-410-1857 for the following:
  - Enrollment assistance
  - VSP account issues
  - Plan or provider information
  - Request for Agent of Record (request must be in writing)

### **VSP Agent Service Center Hours**

Monday - Friday, 5:00 a.m. to 5:00 p.m. PST

### **VSP Consumer Service Center Hours**

Monday - Friday, 5:00 a.m. to 8:00 p.m. PST

Saturday, 7:00 a.m. to 8:00 p.m. PST

Sunday, 7:00 a.m. to 7:00 p.m. PST

For enrollment details and complete plan information, visit [vspdirect.com/4CA/welcome](http://vspdirect.com/4CA/welcome).