TEAM's Voluntary Vision Coverage with VSP vision care

TEAM's vision benefits are provided through a company called VSP vision care. We have a VSP Plan Benefit Summary document posted on GuideStone's TEAM landing page (<u>GuideStone.org/TEAM</u>) but your best access to your VSP benefit information is by creating a user account through VSP vision care's website, <u>www.vsp.com</u>. Through your user account you can, among other things, view your specific benefit information and eligibility, search for U.S. in-network providers, print an ID card and submit your out-of-network claims (international and U.S.) online. Please be aware that VSP may change their website at any time and these instructions may become out of date

How to request an online user account

When you go to VSP vision care's website (<u>www.vsp.com</u>) you should automatically be on the *Members* login page. If not, click the *Members* tab on the menu bar at the top of the page.

To register for a new account, select the *Create an Account* option from the menu.



The primary member is the benefits employee/subscriber. The member ID is the primary member's social security number. To complete the registration process, provide the information requested for the primary member.

How to access your benefit information

When you login to your VSP user account you enter in the *My Dashboard* overview page. From this page you can access your in-network benefits by selecting *BENEFITS* from the main menu at the top of the page or by clicking the *VIEW YOUR BENEFITS* button under the *Review Your Benefits* box on the *My Dashboard* page. Both options will take you to your specific in-network benefits information that provides a description of each of the benefits available to you under our Plan, the applicable U.S. in-network co-pay or allowance amount and your specific current eligibility status.

VSP's website no longer provides information on out-of-network benefits (international and non-network U.S.). For out-of-network benefit information you can refer to our VSP Plan Benefit Summary or contact VSP vision care Member Services at (800) 877-7195.

How to get a VSP ID card

VSP vision care does not issue ID cards because it's not necessary to show an ID card to a U.S. innetwork VSP provider. When you go to a VSP in-network provider you simply identify yourself as a participant in the VSP Choice network and the provider's office will look you up in a VSP direct access system and verify your eligibility. Your enrollment is under the employee/subscriber as the "Member" and all family members should be prepared to give the employee's social security number as their Member ID number.

If you would like to have an ID you can print one by logging into your VSP vision care user account and clicking on **VIEW MEMBER ID CARD** option under **Member ID Card** on the *My Dashboard* page. Note: These IDs do not have your Member ID number on them. If you write your Member ID on the card, we suggest you do it in a format that isn't instantly recognizable as a social security number, e.g. instead of 123-45-6789 write 1-23456-78-9.

How to find a U.S. in-network VSP Choice provider

From within your user account, select **FIND A DOCTOR** from the main menu at the top of the *My Dashboard* overview page.

Searching for providers after you've logged into your user account will give results only for providers participating in our Plan's VSP Choice network. You'll have the option to search by location (zip code) by office or by doctor.

How to submit a claim

If you go to a U.S. VSP vision care in-network provider you do not need to submit a claim. You simply pay your portion of the cost directly to the provider and the provider will submit a claim to VSP for the insurance portion of the expense.

For all out-of-network (OON) claims (international and U.S.) you will need to pay the provider in full and then submit a claim for reimbursement to VSP within twelve months of the date of service. To submit an OON claim online, follow the steps above to access your user account. From within **BENEFITS** scroll down to **Oops! Did you Go Out of Network?** and select the **SUBMIT A CLAIM** button. You'll then have the option to complete a claim form, and upload scans of your fully itemized receipts, and submit your claim. Your Member ID is the benefits employee/subscriber's SSN and your Employer/Group is TEAM.

Please note: The online claim form only allows you to enter a U.S. address for your provider. Per VSP, for international providers you can enter your own U.S. mailing address. If you don't have one you can enter this VSP address: 3333 Quality Drive Rancho Cordova, CA 95670.

A reimbursement check will be sent to the address you use on the claim form. If you don't have a U.S. mailing address you can use, VSP will mail internationally, or you can use TEAM's PO Box 969, Wheaton, IL 60187-0969 address and we will credit your reimbursement to your #5 account.

If you prefer to submit your claims by mail, please refer to the VSP FAQ titled **Online vs. Mail Claim Submissions** available under the **CLAIMS AND REIMBURSEMENTS** FAQ. VSP does not accept claims via email.

How to update your account information

You can update your VSP profile at any time by clicking on the *UPDATE YOUR ACCOUNT* button in the *Manage Your Account* box on the *My Dashboard* page. On the *My Account* page you can add/change your mailing address, email and password and change your email subscription preferences. For changes in your enrollment information please contact TEAM's Benefits Coordinator, Kathy Dollinger, at benefits@team.org.

How to obtain additional information

You may find the answer to your questions in the *FAQs* located at the bottom of each menu page. If the FAQs don't address your questions, you can call VSP Member Services at 800-877-7195 (or call collect 916-635-7373) or send your question to VSP via email using their *Email Member Services* option. For Member Service hours, or to access their online email form, click on the *Contact Us* link provided at the bottom of each menu page.