

# VBA Vision Small Group

Visit our website for all forms and documents  
 Hover over "Other Products" and then select "VBA Vision"  
[www.capitalregionbenefits.com](http://www.capitalregionbenefits.com)



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**INVOICE DATES:** Please reference chart below. All eligibility in our system as of 3 days prior to the mailing date will be included on the employer's monthly invoice.



<u>Coverage Month</u>	<u>Mailing Date</u>	<u>Payment &amp; ACH Due</u>
December 2017	11/14/17	11/28/17
January 2018	12/14/17	12/28/17
February 2018	01/12/18	01/29/18
March 2018	02/14/18	02/28/18
April 2018	03/14/18	03/28/18
May 2018	04/13/18	04/27/18
June 2018	05/15/18	05/29/18
July 2018	06/14/18	06/28/18
August 2018	07/13/18	07/27/18
September 2018	08/14/18	08/28/18
October 2018	09/14/18	09/28/18
November 2018	10/12/18	10/29/18
December 2018	11/14/18	11/28/18
January 2019	12/14/18	12/28/18

**NEXT RENEWAL (3/1/20):** The current VBA Vision plans are effective 3/1/2017 - 2/29/20. We recommend employers utilize their medical plan annual renewal and open enrollment period as the vision annual open enrollment period.

**EMPLOYER PLAN OPTIONS:** The employer determines how many plans and which plan(s) will be offered to their employees.

- 2-10 enrolled employees – An employer may offer only one vision plan option from the available plan portfolio
- 11-20 enrolled employees – An employer has the opportunity to offer two vision plans if desired
- 21+ enrolled employees – An employer has the opportunity to offer a maximum of 3 vision plans if desired

If your group would like to make a plan change please visit our website or contact our office.

### Available Plans & Rates Effective 3/1/17 – 2/29/20 Benefit highlights are available for download from our website

	<b>Option 1 (009)</b>		<b>Option 2 (2712)</b>		<b>Option 3 (2713)</b>		<b>Option 4 (4146) - NEW</b>	
<b>Single</b>	\$5.76		\$7.85		\$8.70		\$10.44	
<b>Family</b>	\$11.51		\$15.65		\$17.40		\$20.88	
	<b>Frequency of Services:</b>		<b>Frequency of Services:</b>		<b>Frequency of Services:</b>		<b>Frequency of Services:</b>	
	19 & Older	Under Age 19	19 & Older	Under Age 19	19 & Older	Under Age 19	19 & Older	Under Age 19
<b>Exam</b>	24	12	12	12	12	12	12	12
<b>Lenses</b>	24	12	12	12	12	12	12	12
<b>Frames</b>	24	24	24	24	12	12	12	12

**Note: A \$5 monthly administrative billing fee is charged per employer group.**

**IN-NETWORK (PARTICIPATING) PROVIDER INFORMATION:** The VBA vision plans allow members to receive services from in-network (participating) and out-of-network (non-participating) providers. To identify providers who are in-network (participating), please visit our website and click on the "VBA Find a Provider" link.

- All In-Network providers use electronic claim submission -- no claim paperwork needed.
- Out-of-Network provider services must be submitted using an out-of-network reimbursement form. This form can be found on our website.

**ENROLLMENTS, CHANGES, AND TERMINATIONS:** Employers should manage enrollments “just like” their medical plan – adhering to Federal guidelines relative to open enrollment and life status change events. It’s the employer’s responsibility to review their monthly invoice for accuracy and report any possible discrepancies immediately to Capital Region Benefits. All enrollments, changes, and/or terminations must be submitted using a Capital Region Benefits form no later than 30 days after the effective date. This form is available on our website.

- All enrollments and changes are effective the 1<sup>st</sup> of the month.
- All terminations are effective the last day of the month.
- Terminations may be submitted electronically using our web-based data form (found on our website).

**NEW GROUP OR GROUP CHANGES:** The following documents are available on our website.

- Employer Group Application (for installing a new group to the program, making a plan change, or changing the new hire waiting period)
- Employee Enrollment Change Form for each enrolling member

**LATE FEES:** Late fees of \$15.00 **WILL BE** assessed if payments are not physically received in our office within 5 business days of the invoice due date. Please be sure to factor in mail transit time -- this includes online bill pay systems the employer may be using. To avoid potential late fees, we encourage employers to sign-up for ACH. Please visit our website to download an ACH form, which includes additional details.

**RETURNED BANK ITEMS:** In the event the employer’s bank returns a check or an ACH unpaid, any fees the client may incur with their bank is their responsibility. This will also result in a handling fee from Capital Region Benefits in the amount of \$20.00.



**Monthly Administration Fee:** The standard \$5 monthly administration fee, which has been in place since 2008, will remain unchanged for 2018. For Capital Region Benefits to maintain the current monthly administration fee of \$5, the **self-addressed return envelope has been eliminated**. The elimination of the return envelope enables the off-set of increased postage fees, while maintaining the current monthly administration fee.