

Small Group VBA Vision

Our website has all referenced forms and documents mentioned in this communication.
Hover over "Other Products" and then select "VBA Vision"

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 & ACH Due</u>
December 2016	11/17/16	12/05/16
January 2017	12/14/16	01/02/17
February 2017	01/13/17	01/27/17
March 2017	02/14/17	02/28/17
April 2017	03/14/17	03/28/17
May 2017	04/14/17	04/28/17
June 2017	05/15/17	05/29/17
July 2017	06/14/17	06/28/17
August 2017	07/14/17	07/28/17
September 2017	08/14/17	08/28/17
October 2017	09/14/17	09/28/17
November 2017	10/13/17	10/27/17
December 2017	11/14/17	11/28/17
January 2018	12/14/17	12/28/17

RENEWAL (3/1/17): Capital Administrators announced a 3-year rate hold on current group VBA Vision plans effective 3/1/2017 (ending 2/29/20). We recommend employers utilize their medical plan annual renewal and open enrollment period as the vision annual open enrollment period.

NEW AVAILABLE PLAN (3/1/17): Capital Administrators added a 4th plan (4146) to the available plans portfolio for employer consideration effective 3/1/17. The new plan offers enhanced material benefits, allowing for both glasses AND contacts in the same frequency of service (every 12 months).

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 <http://capitalregionbenefits.com/> or contact our office.

Available Plans & Rates Effective 3/1/17 – 2/29/20

Benefit highlights are available for download from our website

	Option 1 (009)		Option 2 (2712)		Option 3 (2713)		Option 4 (4146) - NEW	
Single	\$5.76		\$7.85		\$8.70		\$10.44	
Family	\$11.51		\$15.65		\$17.40		\$20.88	
	Frequency of Services:		Frequency of Services:		Frequency of Services:		Frequency of Services:	
	19 & Older	Under Age 19	19 & Older	Under Age 19	19 & Older	Under Age 19	19 & Older	Under Age 19
Exam	24	12	12	12	12	12	12	12
Lenses	24	12	12	12	12	12	12	12
Frames	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 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 Administrators. All enrollments, changes, and/or terminations must be submitted using a Capital Administrators form no later than 30 days after the effective date. This form is available on our website.

- All enrollments and changes are effective the 1st 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: If you are a new group, or an existing group that would like to make a plan change, the following documents are required to implement the plan and are available on our website.

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

SUBMISSION DEADLINES: In general, paperwork for eligible enrollments, changes, terminations, and new groups or group changes, received 3 days prior to the mailing date will be included on the employer’s monthly invoice. Please reference billing schedule.

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 Administrators in the amount of \$20.00.