

# Focus<sup>®</sup> Benefit Guide

## Plan Overview

FOCUS is a vision product offered by Ameritas through VSP (Vision Service Plan).

## How To Find A VSP Provider

1. Call the VSP customer service department at 800-877-7195.

OR

2. At our website — [ameritasgroup.com](http://ameritasgroup.com) — select Find A Provider, then vision/eye care.

## How To Use The Benefits

1. Contact a VSP participating provider to make an appointment.

2. Tell the VSP participating provider you are a VSP member and give them the following information:

- A. Your name
- B. Date of birth
- C. The name of the group that provides your VSP coverage (Ameritas)
- D. The covered member's VSP identification number

If a VSP provider is unable to locate your information or if there is a question about your eligibility, please call Ameritas at 800-659-2223.

3. After you make an appointment, your provider and VSP will handle the rest. The provider will check your eligibility for services and plan coverage.

VSP will provide available benefits directly to the provider.

## If You See A Non-Participating Provider

1. Pay the provider the amount in full and request a copy of the bill that shows the amount charged for the eye examination, lens type and frame.
2. Send a copy of the itemized bill to VSP.

The following information is needed:

- A. Member's name and mailing address
- B. Member's identification number
- C. Member's employer or group name
- D. Patient's name, relationship to the member and date of birth

You may submit the information on a HCFA-1500 form or any generic insurance claim form that may be available from your non-participating provider upon request. (see next page)

Please mail the itemized bill and form to the following address:

VSP (Vision Service Plan)  
P.O. Box 997105  
Sacramento, CA 95899-7100

\*NOTE: Claims for reimbursement must be filed within six months of the date of the service.