

# Frequently Asked Questions (FAQ)

Listed below are the frequently asked questions about working with VSP and their accompanying answers.



QUESTION	ANSWER
<p><b>Q: Will premiums change based on client utilisation history year-on-year?</b></p>	<p><b>A:</b> No, they will not change based on utilisation. For our insured clients premiums are reviewed periodically on a community rated basis.</p>
<p><b>Q: Can my client pay the premium annually?</b></p>	<p><b>A:</b> VSP bill monthly based on membership per month. However, clients can prepay an estimated quarterly or annual premium if they choose.</p>
<p><b>Q: Will VSP pull funds from my client's bank account for monthly premium billing?</b></p>	<p><b>A:</b> No, however, funds can be transferred electronically to VSP using the transfer details on the bottom of each invoice.</p>
<p><b>Q: Can VSP provide a payroll deduction report to advise the client of each salary sacrifice?</b></p>	<p><b>A:</b> No. VSP does not determine the amount of salary sacrifice for payroll deductions. This agreement is between the Client and Member directly.</p>
<p><b>Q: I'd prefer not to be involved with plan set-up and administration. Can VSP handle this directly?</b></p>	<p><b>A:</b> Absolutely. Our dedicated operations and finance teams will work directly with the client to ensure smooth on-boarding and plan administration.</p>
<p><b>Q: Is there any administrative work for my client contact?</b></p>	<p><b>A:</b> Very little. All we require is the completed and signed client application and a list of membership and dependants to be included in the plan, in VSP's required format. In some scenarios, additional contract review may be necessary which would also require participation from the client.</p>
<p><b>Q: How quickly can my clients go live with a vision plan?</b></p>	<p><b>A:</b> Implementation of a new vision care plan takes approximately 6-8 weeks depending on input and approval from the client. Once the signed application and full membership listing are received in the appropriate format, VSP can live a new policy in 3-5 business days.</p>

<b>Q: Are reports available for my client contact on activity?</b>	<b>A:</b> Yes. VSP provides quarterly utilisation reports that track claim data on a year-over-year basis.
<b>Q: Can my client receive a list of membership with their invoices?</b>	<b>A:</b> Not at this time.
<b>Q: When is the open enrolment period?</b>	<b>A:</b> Open enrolment varies from client to client and is not determined by VSP. We currently do not have any time limitations or restrictions for making enrolment changes, but the client may choose to establish an enrolment period window to ease their administration processes.
<b>Q: Do you have any support materials for my client to launch internally?</b>	<b>A:</b> Yes, we can provide pre-enrolment materials for client use.
<b>Q: Does VSP send welcome emails to the members?</b>	<b>A:</b> Not at this time. All materials are sent to the client for distribution to their employees.
<b>Q: Can customers go outside of the network?</b>	<b>A:</b> Yes, VSP members are free to choose any eye care professional they'd like, but they'll receive exclusive savings on eye exams and eyewear with an optician in the VSP network, thereby maximizing their vision cover.
<b>Q: Is there any excess to pay?</b>	<b>A:</b> No, there is no excess up to the level of coverage.
<b>Q: How many family members are included in the family plan?</b>	<b>A:</b> There is no limit to the number of family members included on the family plan! Whether you have a spouse and 1 child, or a spouse and 5 children, the entire family will be covered.

If you don't see your question and answer here please contact:

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