



Optical Benefit and U.S. Discount Plan

What is my optical benefit?

Your benefit is listed in your policy. This benefit can be used to reimburse your costs for exams, prescription spectacles, lenses and frames, etc. (see policy for complete details) **You do not need an ID card for your optical benefit.**

NOTE: Only Insureds with **Worldwide Coverage** have optical insurance coverage within North America.

How I use the optical benefit?

You pay for the services, fill out and submit the Claims Form, and International Claims Services (ICS) will reimburse you up to your benefit limit. Visit the Forms section on www.gbg.com to submit the corresponding online claim form, "Submit Claim (Health, Wellness, Vision) - English" along with itemized bills and receipts to ICS.

What is VSP?

In the U.S., Insureds with Worldwide Coverage* have access to a discount vision program called Vision Service Plan (VSP). VSP provides up to a 20% discount on exams and spectacles within the U.S. **VSP is not a direct-bill provider.**

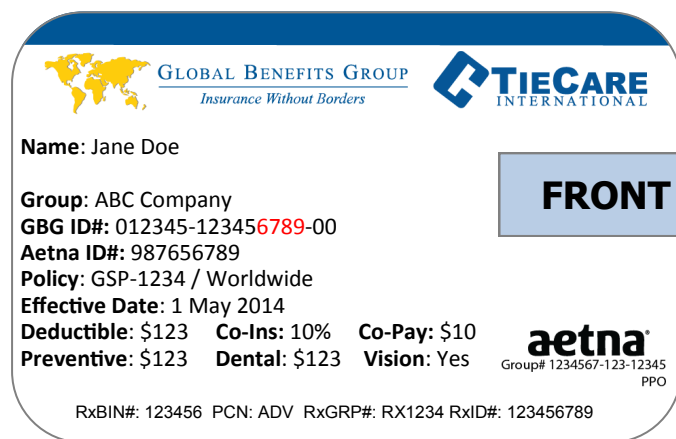


*To confirm your VSP discount eligibility, please refer to your ID Card, where your policy is listed as "Worldwide".

NOTE: VSP may provide discounts on other services, such as laser eye surgery, hearing aids and sunglasses. However, the cost of these services are the sole responsibility of the Insured, unless otherwise noted by your policy.

What is my VSP Member ID?

Your VSP number is in the location of the four digit sequence as marked in red on the sample ID card to the right.



GLOBAL BENEFITS GROUP
Insurance Without Borders

TIECARE INTERNATIONAL

Name: Jane Doe

Group: ABC Company
GBG ID#: 012345-123456789-00
Aetna ID#: 987656789
Policy: GSP-1234 / Worldwide
Effective Date: 1 May 2014
Deductible: \$123 Co-Ins: 10% Co-Pay: \$10
Preventive: \$123 Dental: \$123 Vision: Yes

FRONT

aetna
Group# 1234567-123-12345 PPO

RxBIN#: 123456 PCN: ADV RxGRP#: RX1234 RxDID#: 123456789

How do I find a VSP doctor? Once I find a VSP doctor or change my doctor, who do I notify?

Search on www.VSP.com or call VSP Member Services at +1.800.877.7195. You do not need notify GBG/VSP if you find or change your VSP doctor – just make sure you know your VSP Member ID when making your appointment and at your appointment!

How do I obtain my VSP discount?

Notify your VSP doctor that you are eligible for VSP discounts when making your appointment and before paying. You will need to provide your VSP Member ID to receive the VSP discount. Then, your VSP doctor will directly contact VSP to confirm eligibility and pass that discount on to you at the time of payment for your exam/eyewear.

After utilizing the VSP discount, you can request a reimbursement under the insured optical benefit plan for the remaining cost of your exam, prescription spectacles, lenses and frames, up to your annual optical benefit as listed in your policy, from ICS.

Ready to find your VSP provider for a discount within the U.S.?

Find a participating provider:

Online: www.VSP.com

Phone: +1.800.877.7195