



# **AFEUSA**

## **VSP Vision Care**



**Association for  
Entrepreneurship  
U.S.A.**



**vision care**

# We equip you and your business

The Association for Entrepreneurship USA ("AFEUSA") is a member organization organized as a trade association under the nonprofit corporation laws of the State of Illinois for the purpose of serving and providing educational information to its members who shall have a common interest of being Individual Entrepreneurs. An Individual Entrepreneur is defined as a person who organizes, operates and assumes the risk for a business venture or other enterprise and includes a "Gig" or even "Micro Gig" worker who earns income providing on-demand work, services or goods through temporary, contract or freelance jobs. These activities may be full-time, part-time or even seasonal activities.

It could be a 55-year-old starting a new company, an independent tech designer, a 42-year-old eBay re-seller of home crafts, or a 75-year-old Uber driver; individuals are leveraging their experience and skills to become more financially independent in the evolving U.S. economy. AFEUSA members have access to education, peer collaboration, advocacy and resources to support their endeavors.

It all starts with an AFEUSA membership. Members are offered numerous benefits which include access to group insurance products obtained using the group purchasing power of tens of thousands nationwide that have joined AFEUSA.



## Networking

The life of an entrepreneur can sometimes be a lonely one. AFEUSA plans to help you bridge that gap with its future Open Forum platform and "Shark Tank style" online presentations, and connections to investment capital for start-ups or business expansion. And be sure to visit us on Facebook, LinkedIn, and Twitter. With AFEUSA, it's success by association!



## Education

Education plays a key role for any entrepreneur. AFEUSA provides a multitude of educational options including:

- monthly newsletters
- one-on-one business coaching
- motivational ideas and concepts
- along with a library of noted books and audio tapes.



## Resources

AFEUSA has negotiated a variety of both business and lifestyle discounts to benefit its members. Additionally, members can view a multitude of entrepreneur oriented programs throughout the U.S. geared towards basic as well as advanced entrepreneurship.

This is an outline of benefits and services. The AFEUSA membership level you select will determine the benefits you receive from your AFEUSA membership.

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This is a summary. For full details, refer to the limitations, exclusions and waiting periods in the product brochure or online portal. This plan may not be available in all states.



# Success by Association

## AFEUSA Membership Program Overview



MetLife Estate Resolution Services

MetLife Estate Planning Services

- Dental and Vision Plans
- Accident Disability Income
- Accident Medical Expense
- Critical Illness
- Group Term Life & Voluntary Term Life
- Senior Group Term Life 50-79
- Accidental Death & Dismemberment (AD&D)
- Accident & Sickness Hospital Indemnity
- Accident & Sickness Hospital Indemnity 65+



You must be a member in good standing of AFEUSA to access and apply for any of the insurance benefits. Information contained in this brochure provides only a brief description and summary of the insurance coverage and is not a contract. Insured benefits are offered at the sole discretion of AFEUSA and may vary by availability, vendor or state law based on the member's state of residence. Insurance benefits may not be available in all states.

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## AFEUSA Benefits



### Health & Well-being

- Burnalong
- Needy-Meds
- American Hearing Benefit



### Travel & Auto

- Avis/Budget Car Rental
- Sky Med Emergency Travel
- Sky Med Travel
- Car Chex
- True Car



### Home & Family Programs

- Costco Wholesale
- Benefit Hub
- Home Chef
- Long Term Care Resources
- Griswold Home Care



### Financial, HR & Credit

- Gusto
- Take Charge America
- The Credit Clinic
- EJ Pro Lease
- First American



### Business & Office Services

- Eric's Jobs
- Trapp Technology
- UPS Express Delivery
- Office Depot / Office Max
- E6 Agency
- Newsletter Pro



### Education/Business Coaching

- Genius Network
- Big Results Academy
- goSmallBiz.com
- The Messenger Institute
- SocialCore Marketing
- Joel Weldon
- Empowered Couples University

# VSP Choice Plan<sup>®</sup>

Benefits	Plan 1	Plan 2
<b>Copayments</b>		
<b>Exam</b> (every 12 months for both Plans)	\$10	\$10
<b>Materials</b> (Lens every 12 months for both Plans) (Frames every 24 months for Plan 1 and every 12 months for Plan 2)	\$10	\$10
<b>Contact Lens Exam</b> (every 12 months for both Plans)	Up to \$60	Up to \$60
Diabetic Eyecare Plus Program <sup>SM</sup>	\$20	\$20
<b>Covered Services</b>		
Eye Examination	<b>In-Network:</b> Covered in full* <b>Out-of-Network:</b> Reimbursed up to \$45	<b>In-Network:</b> Covered in full* <b>Out-of-Network:</b> Reimbursed up to \$45
Single Vision Lenses	<b>In-Network:</b> Covered in full* <b>Out-of-Network:</b> Reimbursed up to \$30	<b>In-Network:</b> Covered in full* <b>Out-of-Network:</b> Reimbursed up to \$30
Lined Bifocals Lenses	<b>In-Network:</b> Covered in full* <b>Out-of-Network:</b> Reimbursed up to \$50	<b>In-Network:</b> Covered in full* <b>Out-of-Network:</b> Reimbursed up to \$50
Lined Trifocals Lenses	<b>In-Network:</b> Covered in full* <b>Out-of-Network:</b> Reimbursed up to \$65	<b>In-Network:</b> Covered in full* <b>Out-of-Network:</b> Reimbursed up to \$65
Lenticular Lenses	<b>In-Network:</b> Covered in full* <b>Out-of-Network:</b> Reimbursed up to \$50	<b>In-Network:</b> Covered in full* <b>Out-of-Network:</b> Reimbursed up to \$50
Retail Frame Value	<b>In-Network:</b> \$180 <b>Out-of-Network:</b> Reimbursed up to \$70	<b>In-Network:</b> \$250 <b>Out-of-Network:</b> Reimbursed up to \$70
Costco <sup>®</sup> /Walmart Frame Values	<b>In-Network:</b> \$100 <b>Out-of-Network:</b> N/A	<b>In-Network:</b> \$135 <b>Out-of-Network:</b> N/A
Contact Lens Exam (Fit/Evaluation)	<b>In-Network:</b> Covered in full* <b>Out-of-Network:</b> Included with \$105 Elective Contact Lenses	<b>In-Network:</b> Covered in full* <b>Out-of-Network:</b> Included with \$105 Elective Contact Lenses
Elective Contact Lenses <sup>***</sup>	<b>In-Network:</b> \$150 (materials only) <b>Out-of-Network:</b> Reimbursed up to \$105	<b>In-Network:</b> \$175 (materials only) <b>Out-of-Network:</b> Reimbursed up to \$105
Necessary Contact Lenses (once every 12 months <sup>**</sup> for both Plans)	<b>In-Network:</b> Covered in full after Copay* <b>Out-of-Network:</b> Reimbursed up to \$210	<b>In-Network:</b> Covered in full after Copay* <b>Out-of-Network:</b> Reimbursed up to \$210
Covered Lens Enhancements	<b>In-Network:</b> Polycarbonate Lenses = Covered in full for dependent children up to the end of the year in which they turn age 26 Standard Progressives = Covered in full Scratch-Resistant Coating = Covered in full <b>Out-of-Network:</b> N/A	<b>In-Network:</b> Polycarbonate Lenses covered in full for adults & children. Standard Progressives are covered in full. Premium and Custom lenses are covered after a \$40 copay. Scratch Resistant Coating covered in full. <b>Out-of-Network:</b> N/A
Non-Covered Lens Enhancements	<b>In-Network:</b> Most popular are covered with a Copay, saving an average of 30% <b>Out-of-Network:</b> N/A	<b>In-Network:</b> Most popular are covered with a Copay, saving an average of 30% <b>Out-of-Network:</b> N/A
Extra Discounts & Savings	<b>In-Network:</b> 20% savings on additional pairs of prescription and non-prescription glasses, Multiple Rebates/Promotional Discounts <b>Out-of-Network:</b> N/A	<b>In-Network:</b> 20% savings on additional pairs of prescription and non-prescription glasses, Multiple Rebates/Promotional Discounts <b>Out-of-Network:</b> N/A
Diabetic Eyecare Plus Program <sup>SM</sup> Eye Examination	<b>In-Network:</b> Covered in full after a Copayment of \$20 <b>Out-of-Network:</b> Covered up to \$100 after a Copayment of \$20	<b>In-Network:</b> Covered in full after a Copayment of \$20 <b>Out-of-Network:</b> Covered up to \$100 after a Copayment of \$20
Diabetic Eyecare Plus Program <sup>SM</sup> Special Ophthalmological Services	<b>In-Network:</b> Covered in full <b>Out-of-Network:</b> Covered up to \$120 per individual service	<b>In-Network:</b> Covered in full <b>Out-of-Network:</b> Covered up to \$120 per individual service

\*Less any applicable Copayment

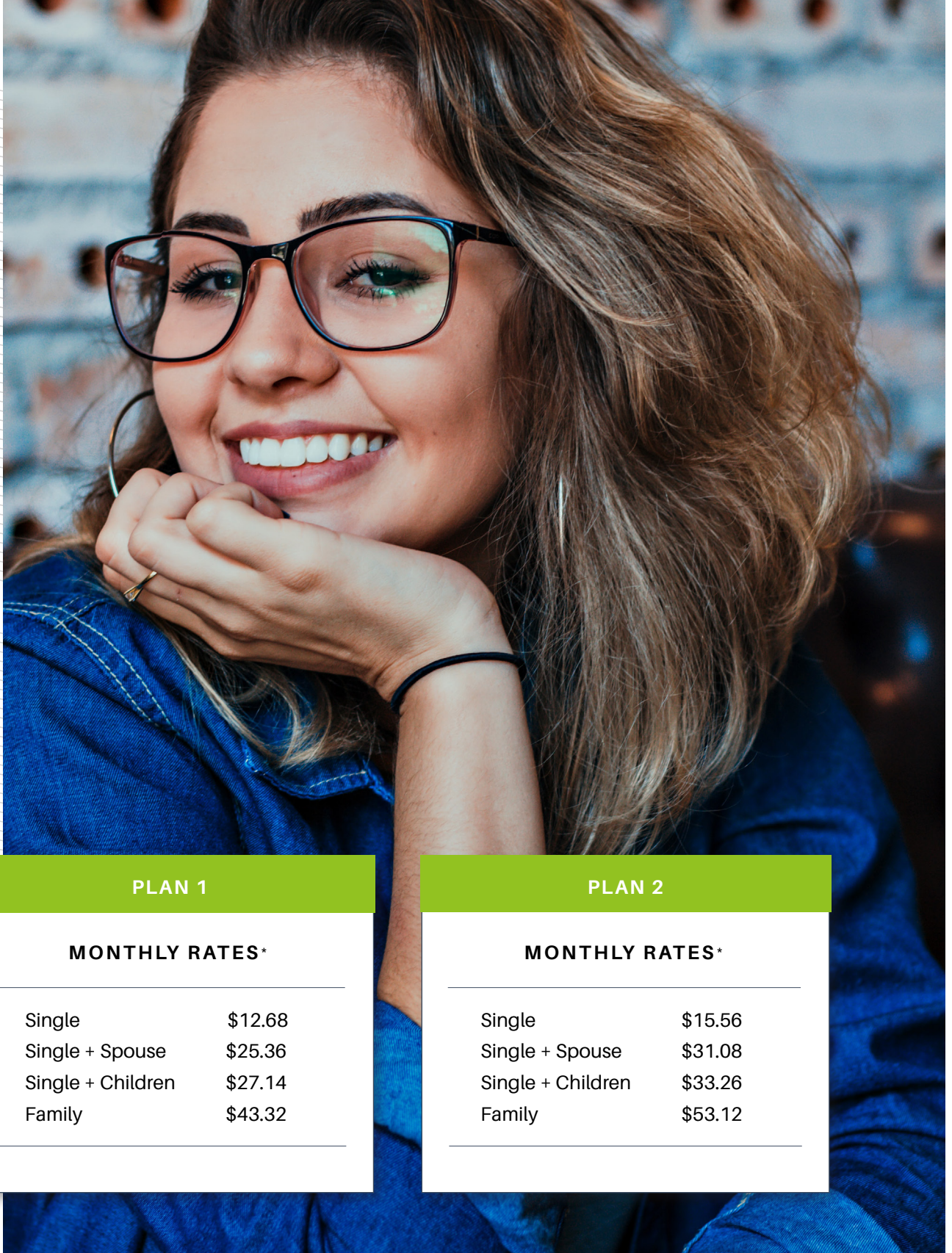
\*\*Beginning with the first date of service

\*\*\* Elective Contact and Necessary Contact Lenses are in instead of glasses.

Disclaimer: Please check the product certificate or master policy for complete plan details.

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PLAN 1	
MONTHLY RATES*	
Single	\$12.68
Single + Spouse	\$25.36
Single + Children	\$27.14
Family	\$43.32

PLAN 2	
MONTHLY RATES*	
Single	\$15.56
Single + Spouse	\$31.08
Single + Children	\$33.26
Family	\$53.12

\*Monthly rates include the insurance premium and AFEUSA's administration, customer service and billing fees.

**vsp**  
vision care

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# Limitations and Exclusions

Some brands of spectacle frames may be unavailable for purchase as Plan Benefits, or may be subject to additional limitations. Covered Persons may obtain details regarding frame brand availability from their VSP® Member Doctor or by calling VSP's Customer Care Division at (800) 877-7195.

## Not covered

1. Services and/or materials not specifically included in this Schedule as covered Plan Benefits.
2. Plano lenses (lenses with refractive correction of less than  $\pm .50$  diopter)
3. Two pair of glasses instead of bifocals.
4. Replacement of lenses, frames and/or contact lenses furnished under this Plan which are lost or damaged, except at the normal intervals when Plan Benefits are otherwise available.
5. Orthoptics or vision training and any associated supplemental testing.
6. Medical or surgical treatment of the eyes.
7. Refitting of contact lenses after the initial (90-day) fitting period.
8. Replacement of lost or damaged contact lenses, except at the normal intervals when services are otherwise available.
9. Contact lens modification, polishing or cleaning.
10. Local, state and/or federal taxes, except where VSP is required by law to pay.
11. Services associated with Corneal Refractive Therapy (CRT) or Orthokeratology.

## Diabetic Eyecare Plus Program<sup>SM</sup>

The Diabetic Eyecare Plus Program provides coverage for limited, vision-related medical services. A current list of these procedures will be made available to Covered Persons upon request. The frequency at which these services may be provided is dependent upon the specific service and the diagnosis associated with such service.

## Not covered

1. Services and/or materials not specifically included in this Rider as covered Plan Benefits.
2. Frames, spectacle lenses, contact lenses or any other ophthalmic materials.
3. Orthoptics or vision training and any associated supplemental testing.
4. Surgery of any type, and any pre- or post-operative services and/or supplies.
5. Treatment for any pathological conditions.
6. An eye exam required as a condition of employment.
7. Insulin or any medications or supplies of any type.
8. Local, state and/or federal taxes, except where VSP is required by law to pay.

Disclaimer: This is a brief description of the plan's limitations, exclusions, terms, and conditions may differ where required by state law. Please check the master policy for complete details on limitations, exclusions, terms, and conditions.

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# Network

## VSP Choice Plan®

Many people go without vision care and struggle to see and feel their best. Sight is our window to wellness, so we're committed to bringing together the best people, products, and services to deliver greater access to high-quality, affordable eye care and eyewear. Because everyone deserves to see well and live happy.

With a vision of providing access to high-quality, cost-effective eye care to the world, a group of optometrists founded VSP in 1955. More than 60 years later, that vision has evolved into providing world-class products and services to eye care professionals, employers, and more than 88 million members worldwide.

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Disclaimer: Coverage with a retail chain may be different or not apply. Log in to [vsp.com](https://vsp.com) to check your benefits for eligibility and to confirm in-network locations based on your plan type. VSP guarantees coverage from VSP network providers only. Based on applicable laws, benefits may vary by location. In the state of Washington, VSP Vision Care, Inc., is the legal name of the corporation through which VSP does business

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# AFEUSA member benefits summary

## 1.800MD

### Industry Leading Telehealth

1.800MD is an industry-leading telehealth company backed by a national network of board-certified, credentialed physicians throughout the United States. 1.800MD physicians diagnose illnesses, recommend treatment plans and prescribe medications, when deemed appropriate, for its members over the telephone or via secure bi-directional video and email.

## HealthServices HUB

### MyEWellness

MyEWellness is about promoting personal health and fitness through the natural therapies of diet, nutritional supplements, the benefits of exercise, as well as having a healthy attitude to help improve your total quality of life. Your Cinergy Select membership offers a comprehensive resource that aims to help members achieve personal health and wellness goals regardless of age, gender or level of fitness. This program provides you with the tools to make wellness part of your daily life.

## Rx Valet

### Save on Prescription Drugs

Rx Valet was created to offer a new level of service by assisting members to navigate the challenges of rising prescription drug cost. As consumers we are constantly being bombarded with promises on one medication, just to be overcharged on another. Insurance plans have recently re-structured co-payments and tiered prescriptions levels that are unfavorable to consumers. We shop and compare all national retailers and online services to find you the lowest price options, and let you decide. Whether you choose retail, home delivery, or international pharmacy (for name-brand drugs), Rx Valet has a way for you to save.\*

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## VSP

### Vision Care for Life

VSP VISION SAVINGS PASS: VSP® Vision Savings Pass™ is a discount vision program that offers immediate savings on eye care and eyewear. This is not an insurance plan.

- Access to discounts through a trusted, private-practice VSP network doctor
- One rate of \$50 for an eye exam with purchase of a complete pair of glasses. 20% off without purchase.
- Special pricing on complete pairs of glasses and sunglasses
- 15% savings on a contact lens exam (fitting and evaluation)
- Exclusive Member Extras, like special offers
- Unlimited use of materials throughout the year

## Allstate ID Protection

Get targeted, real-time content plus fraud protection. Security Pro+ is a plan from Allstate Identity Protection that delivers real-time personalized content about heightened security risks. It leverages their proprietary data to inform you about emerging threats, how they may affect you, and what steps to take to better protect yourself.

## Careington's Pass Concept

As a member of AFEUSA, your ultimate pass to health care savings is Careington's Pass Concept. Never before has it been this easy to spend so little and save so much! Simply pay a one-time fee of \$20 for the pass, or passes, of your choice and save on your next visit to a participating dentist.

### dentalpass

dentalpass was created to help individuals save on expensive dental care. Simply purchase a \$20 pass and you will save 20% to 50% on most dental procedures. Save on cleanings, exams, x-rays, crowns, dentures, fillings and more! Plus, it is simple to use. Take your pass to a participating dentist in your area, and in return, you will receive discounts on the regular-priced fees.



# Benefits Continued

## ACI Specialty Benefits

### Legal and Financial Services

Members and family members are eligible to receive legal and financial consultation for an unlimited number of issues at no cost. 24/7 access is also available to a secured site for information, resources and personal documents.

### Assessment and Clinical Support

Services/Legal Services

Support is available for any legal need including:

- Document Preparation
- Civil/Consumer/Criminal Issues
- Domestic/Family Disputes
- Real Estate
- Landlord/Tenant
- Estate Planning
- Will Preparation

### Financial Support

Support is available for any financial need including:

- Referrals to CPAs, CFPs
- Credit Counselors
- Credit Counseling
- Debt Management
- Retirement
- Lease/Purchase Issues
- College Funding
- Financial Planning
- Tax Preparation

### Document Preparation

Tools and resources are available for multiple legal and financial needs including:

- Personal Service
- Agreements
- Home Financing
- Personal Financing
- Investment
- Retirement
- Leases Continued Services
- Services Include Do it Yourself Documents

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## ACI Clinical and Work-Life Benefits

### Emotional Wellness

ACI Specialty Benefits is your partner for emotional wellness, and offers best-in-class Member Assistance Program (MAP) solutions designed to improve member engagement and emotional health. Reduce stress and make life easier. Through ACI's network of clinicians, life coaches and worklife specialists, members receive comprehensive support for any personal or professional need.

- Unlimited telephonic and video sessions and access to a panel of in-house clinicians
- Provider network of over 55,000 nationwide
- All contact is compliant with HIPAA, ACA and relevant state and federal regulations

### Child Care Resources

From diaper duty to Facebook monitoring, parenting is a 24/7 job. With ACI's child care services, it's never been easier to access reliable, affordable child care locally. Instructions: Just give them your group code, AFEUSA, and they will assist you from there.

- ACI Child-Care Resources
- Child Care

For comprehensive resources for your child and all work/life needs, contact ACI today.



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# Benefits Continued

## Navigo Health

NaviGo Health offers convenient access to premier lab testing services, through LabCorp and Quest Diagnostics, that enables our healthcare professionals to pinpoint illnesses, identify STDs and, if necessary, recommend a customized treatment plan. Members have access to more than 5,000 testing locations nationwide, private and discreet service, and the opportunity to review results with a physician. Our discounted lab fees are published on the platform so members know their costs upfront before seeking testing.



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- Sky Med Emergency Travel
- Sky Med Travel
- Car Chex
- True Car



### Home & Family Programs

- Costco Wholesale
- Benefit Hub
- Home Chef
- Long Term Care Resources
- Griswold Home Care



### Financial, HR & Credit

- Gusto
- Take Charge America
- The Credit Clinic
- EJ Pro Lease
- First American



### Business & Office

#### Services

- Eric's Jobs
- Trapp Technology
- UPS Express Delivery
- Office Depot / Office Max
- E6 Agency
- Newsletter Pro



### Education/Business

#### Coaching

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- Big Results Academy
- goSmallBiz.com
- The Messenger Institute
- SocialCore Marketing
- Joel Weldon
- Empowered Couples University





# Association for Entrepreneurship U.S.A.

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FOR MORE INFORMATION ON THE VARIOUS  
BENEFITS OF AFEUSA MEMBERSHIP,  
**PLEASE VISIT [AFEUSA.ORG](http://AFEUSA.ORG)**