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## Small Group VBA Vision (administered by Alera Group)

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**INVOICE DATES and DISTRIBUTION:** All eligibility in our system as of 3 days prior to the mailing date will be included on the employer's monthly invoice.

- Invoices are always generated and dated the 15<sup>th</sup> of each month.
- Payment is due the last day of the month after the invoice date.
- Invoices are distributed via email to the client email address designated.



**IS THERE A PLAN YEAR / RENEWAL?:** The Small Group VBA vision plans were given a 2-year rate guarantee which will begin March 1, 2024, and ends February 28, 2026. The rate renewal is a rate hold. Employers are encouraged to administer the "plan year" on the same time frame as the employer administers the plan year for the group-sponsored medical plan. If the group-sponsored medical plan renews July 1 and the medical open enrollment is conducted in the month of June, please offer the vision open enrollment during the month of June also.

**ENROLLMENT CHANGES:** Enrollment changes are permitted under the same rules as a group-sponsored medical plan: during annual open enrollment, upon initial benefit eligibility (after date of hire) and mid-year if the employee experiences a life status change event. The employer is responsible for administering the enrollment rules and new hire waiting period policy for its employee population.

**INITIAL BENEFIT ELIGIBILITY:** The employer is responsible for administering the new hire waiting period and communicating benefit enrollment to Alera within 30 days of the employee's benefit effective date. Enrollments are always effective the 1<sup>st</sup> of the month. Enrollments are accepted using the AIA Alera Employee Enrollment Change Form (copy attached). **Forms submitted using the old / discontinue versions will be returned for reissue using the correct form.**

**BENEFIT TERMINATION:** The employer is responsible for notifying Alera of benefit terminations within 30 days of the benefit termination date. Terminations are always effective the last day of the month. The employer is responsible for review the monthly invoice for accuracy and report any discrepancies immediately. Terminations are accepted in either of the following ways:

- Using the Alera Employee Enrollment Change Form (copy attached)
- Using the Termination – Online Submission (available at the website printed above)

**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 contact our office.

**Available Plans & Rates Effective 3/1/24 – 2/28/26**

**Benefit highlights are available for download from our website (address listed above)**

	Option 1 (009)		Option 2 (2712)		Option 3 (2713)		Option 4 (4146) - NEW	
<b>Single</b>	\$5.76		\$7.85		\$8.70		\$10.44	
<b>Family</b>	\$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
<b>Exam</b>	24	12	12	12	12	12	12	12
<b>Lenses</b>	24	12	12	12	12	12	12	12
<b>Frames</b>	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):

- [www.vbaplans.com](http://www.vbaplans.com)
- Click on find a vision provider
- 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.

**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:** Paperwork for eligible enrollments, changes, terminations, and new groups or group changes, received at least 3 days prior to the invoice mailing date will be included on the employer’s monthly invoice.

**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 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 contact our office to learn more about premium payments via ACH.**

**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 **Alera** in the amount of \$25.00.