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Email: aia_admin@aleragroup.com

Website: https://www.alerageneralagency.com/vba-vision

Alera Small Group VBA Vision Program

We are happy to announce a rate hold for the March 1, 2026 renewal! The renewal rates are guaranteed through February 28, 2028!

ANNUAL RENEWAL:

Renewal Date: March 1, 2026

Rates are valid March 1, 2026 through February 28, 2028.

OPEN ENROLLMENT:

Employers can set their own Open Enrollment Period. They are encouraged to administer their vision plan year to coincide with their group medical plan. (If the group medical plan renews July 1 and medical open enrollment is conducted in the month of June, offer the vision open enrollment during the month of June also.)

NEW HIRE WAITING PERIOD / INITIAL BENEFIT ELIGIBILITY:

The employer sets their own new hire waiting period. The employer is responsible for administering the new hire waiting period and communicating benefit enrollment to Alera within 30 days of the employee's effective date.

ENROLLMENT ADDS / 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.

ENROLLMENT TERMINATIONS:

The employer is responsible for notifying Alera of enrollment terminations within 30 days of the benefit termination date. The employer is responsible for review of the monthly invoice for accuracy and to report any discrepancies immediately.

- All enrollments/terms must come to Alera and should not be sent directly to VBA.
- Enrollment Adds are always effective the 1st of the month.
- Terminations are always effective the last day of the month.

INVOICE DATES and DISTRIBUTION:

- Invoices are generated around the 20th of each month.
- Payment is due 15 days after the invoice date.
- Invoices are distributed via email to the email address designated by the client.
- Enrollments and enrollment changes received after the invoice generation date will not show until the next month's invoice.



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EMPLOYER PLAN OPTIONS:

- 2-10 enrolled employees one vision plan may be offered
- 11-20 enrolled employees two vision plans may be offered
- 21+ enrolled employees 3 vision plans may be offered

Available Plans & Rates Effective 3/1/26 - 2/28/28

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 | |
|--------|------------------------|-----------|------------------------|-----------|------------------------|-----------|------------------------|-----------|
| Single | \$5.76 | | \$7.85 | | \$8.70 | | \$10.44 | |
| Family | \$11.51 | | \$15.65 | | \$17.40 | | \$20.88 | |
| | Frequency of Services: | | Frequency of Services: | | Frequency of Services: | | Frequency of Services: | |
| | 19 & | Under Age |
| | Older | 19 | Older | 19 | Older | 19 | Older | 19 |
| Exam | 24 | 12 | 12 | 12 | 12 | 12 | 12 | 12 |
| Lenses | 24 | 12 | 12 | 12 | 12 | 12 | 12 | 12 |
| Frames | 24 | 24 | 24 | 24 | 12 | 12 | 12 | 12 |

Note: A \$5 monthly administrative billing fee is charged per employer group.

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 new groups or group changes must be received before the coverage effective date.

LATE PAYMENTS:

To avoid coverage termination for late or non-payment, we encourage employers to sign-up for ACH. Please contact our office to learn more about premium payments via ACH.