

Agent Guide

Becoming a producer to provide EyeMed Individual Vision Plans

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Overview

We're glad to have you!

This brief guide will provide useful information for your successful operation as a producer to offer EyeMed Individual vision plans.

When you offer EyeMed Individual vision plans to your customers, you or your agency will actually be working with a few different entities. They include:

- Marketed by EyeMed Vision Care, LLC (Licensed in California as EyeMed Vision Care & Insurance Services, LLC)
- Underwritten by Fidelity Security Life Insurance Company
- Administered by First American Administrators and InsuranceTPA.com
- Producer contracting with SASid, Inc.

As a producer you will primarily be working with SASid. However, individual vision policies sold are underwritten by Fidelity Security Life, while the primary brand to customers will be EyeMed.

When you apply to become an EyeMed Individual producer, be sure to include all of the following completed forms.

Producer instructions and checklist

- FSL Agent Data Sheet
- SASid Producer Agreement
- Copy of current E&O dec page
- Form for EFT/ACH, voided check, or Credit Card authorization form
- W-9 form
- Assignment of commissions form, if needed
- Direct deposit form (commissions will be deposited monthly)

Please note: all producers must be appointed separately for EyeMed Individual and EyeMed commercial business.



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Contact Information

Get FAQs, submit questions via our email form, and submit documents at:

individual.eyemed.com

coveredca.eyemed.com/brokers (Covered California program only)

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Producer fees

There are producer fees to become appointed to offer EyeMed Individual vision plans. However, there is also an opportunity to earn back the resident portion of paid fees (see [Producer Fee Reimbursement Program](#) section).

The producer state appointment fees, charged by states for appointment with Fidelity Security Life Insurance Company (FSL), are listed in the [Appendix – State Appointment Fees](#). Producers are charged the resident state appointment fee for their home state, and non-resident state appointment fees for any other states where appointments are desired. There is also a \$35 processing fee. Resident fees plus processing fees are eligible for the [Producer Fee Reimbursement Program](#). See examples 1 through 4, below, for producer fee examples.

Producers currently appointed with Fidelity Security Life Insurance Company for selling EyeMed commercial business may only need to pay the processing fee (not the state appointment fee) in the states to be appointed for EyeMed Individual. No additional appointment fees are required if currently appointed state(s) are the same as the state(s) being requested for EyeMed Individual appointment. See example 5 for a producer example.



Example 1: California (CA or Covered California) resident producer

State	Resident appointment fee	Non-resident appointment fee	Total
CA	\$29	N/A	\$29
Sub-total			\$29
Processing fee			\$35
Total due			\$64

Example 2: NV resident producer, applying to sell in CA (CA or Covered CA)

State	Resident appointment fee	Non-resident appointment fee	Total
NV	\$15	N/A	\$15
CA	N/A	\$29	\$29
Sub-total			\$44
Processing fee			\$35
Total due			\$79

Example 3: NM resident producer, applying to sell in CA (Covered CA)

State	Resident appointment fee	Non-resident appointment fee	Total
NM	\$20	N/A	\$20
CA	N/A	\$29	\$29
Sub-total			\$49
Processing fee			\$35
Total due			\$84

Example 4: CA resident producer, applying to sell in AZ, NV, and OR

(NOTE: example only. Appointments currently available only for Covered CA program)

State	Resident appointment fee	Non-resident appointment fee	Total
CA	\$29	N/A	\$29
AZ	N/A	\$0	\$0
NV	N/A	\$15	\$15
OR	N/A	\$0	\$0
Sub-total			\$44
Processing fee			\$35
Total due			\$79



Example 5: Producer currently appointed with FSL for EyeMed commercial

(NOTE: Currently appointed state(s) must match the state(s) being requested for appointment.)

State	Resident appointment fee	Non-resident appointment fee	Total
CA	\$0	na	\$0
Sub-total			\$0
Processing fee			\$35
Total due			\$35

Producer Appointment Table – to be completed by applicant(NOTE: use [Appendix A – State Appointment Fees](#) to determine fees.)

- Check here if producer is currently appointed in the state(s) where producer is applying for appointment with FSL to offer EyeMed Individual.

State	Resident fee	Non-resident fee	Total
Sub-total			
Processing fee			\$35
Total due			\$



Producer fee reimbursement program

Once appointed, producers may earn back the resident appointment fee plus the processing fee charged. (The producer fee reimbursement program is for producers only; Agencies cannot participate in this program.) To earn back 100% of the resident appointment fee plus the processing fee the following must be achieved:

Applications sales goal	Resident appointment fee plus processing fee paid back	Reviewed and paid
15 completed applications	100%	annually on one year anniversary of producer agreement

This program is only available in the first 12 months of appointment for producers who pay a resident fee. Currently appointed producers with Fidelity Security Life to provide commercial EyeMed vision care plans, who have only paid the processing fee and fees for non-resident appointments, do not qualify for this reimbursement program.

Plans and rates

Your customer may choose from one of three vision plans. Overviews of these plans are below. More detail is provided by obtaining a quote on the web site.

	Healthy	Bold	Bright
Exam	\$0 co-pay	\$10 co-pay	\$10 co-pay
Frames	35% off retail	\$130 allowance 20% off balance	\$200 allowance 20% off balance
Lenses (SV)	\$55	\$20 co-pay	\$20 co-pay
Lenses (std. progressives)	\$135	\$80 co-pay	\$20 co-pay
Contacts (conv.)	15% off retail	\$0 co-pay \$130 allowance 15% off balance	\$0 co-pay \$200 allowance 15% off balance

Rates are discounted 5% for most annual payments.

Commissions

New policies	10%
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Renewal	10%

Upon receiving an appointment

Once an appointment is approved (in approximately 14 days after submission of completed forms), each producer will receive a welcome email and a unique url (web address) that must be used when enrolling customers. Any business processed without using this unique url will not count towards the producer production.



Producer standards

Use of assigned unique URL

We really want to help you provide the best experience with your customers when enrolling them in an EyeMed Individual vision plan. That's why we've taken great care to set up producers with tools that provide great experiences. While we will keep things smooth on our side, we expect producers to use the tools provided to them in a responsible way. That's why we have a few rules for using the unique urls that are assigned to each producer.

To help grow your business

- We encourage you to place unique urls on agency or personal websites, post it on a blog, social media post, or any other publically accessible digital location. The unique urls may also be used in printed flyers, on business cards, posters, and other physical locations. However, the producer should have control to remove the link whenever necessary.

Be aware of these cautions

- Only producers assigned a unique url link, and their customers, may use the url for the sole purpose of quoting and enrolling individuals in an EyeMed Individual vision plan.
- Unique urls assigned to producers should not be posted on locations where the producer has no control to remove it if necessary. Unique urls assigned to producers should also not be posted on sites or other locations where illegal or immoral activity is endorsed.

Producers assigned a unique url are solely accountable for the way it is used.

Use of logos and brand guidelines

Sure, whenever producers want to use the EyeMed logo responsibly, they are welcome to do so. Here are the minimum logo and brand guideline rules to be followed.

- Only EyeMed logos provided on the EyeMed Individual web site may be used.
- The logos provided must be used in the colors provided; changing logo colors, backgrounds, or any other feature is not permitted.
- The EyeMed logo should always appear as clearly and consistently as possible. It should never compete with other graphic elements or any sort of visual clutter.



- The minimum amount of space surrounding the EyeMed logo should, at minimum, be the width of an “e” in the logo.
- Logos should never be smaller than 20mm. The larger the logo, the more legible it will be to your readers.
- “EyeMed” is always written as one word, with a capital “E” and “M,” unless it is referencing a url.
- The EyeMed logo should not be added to textually or graphically, and never used with a transparent background.

Producer renewal appointments

Unless notified by the producer, producer renewal appointment fees will be auto-renewed at the prevailing rate for their assigned states, payable by the producer. Renewal appointment fees will be charged via EFT or ACH, or deducted from producer commission payments. Producers who will not be auto-renewed for reasons determined by the insurance company will be contacted.



EyeMed Individual Agent Guide Producer Signature Page

I acknowledge and agree that:

- 1) I have read, understood, and agree with the information and instructions provided in this EyeMed Individual Vision Agent Guide.
- 2) I understand that EyeMed Vision Care LLC (licensed in California as EyeMed Vision Care & Insurance Services, LLC) markets EyeMed Individual, Fidelity Security Life Insurance Company underwrites the individual policies, First American Administrators and InsuranceTPA.com are administrators, and SASid Inc. handles producer contracting. I further understand that SASid Inc. and InsuranceTPA.com are related companies.
- 3) This EyeMed Agent Guide is an addendum to the SASid Producer Agreement.

Printed name X _____

Signature X _____ Date _____

Note: You are not permitted to submit EyeMed Individual vision plan applications until all licensing and appointment requirements have been submitted and confirmed, you have been contacted in writing by SASid, Inc., and have been provided a unique url for which to submit business.



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Appendix A – State Appointment Fees

Link back to [Producer Fee](#) section. Unless stated otherwise, fees apply to both resident and non-resident agents/agencies appointments. [Table as of 4-13-2016. All fees are subject to change.]

State	Appointment Fee
Alabama	\$40.00
Alaska	\$0
Arizona	\$0
Arkansas	\$0
California	\$29
Colorado	\$0
Connecticut	\$0
Delaware	\$25
District of Columbia	\$25
Florida	\$60
Georgia	\$10
Hawaii	\$0
Idaho	\$0
Illinois	\$0
Indiana	\$0
Iowa	\$0
Kansas	\$5
Kentucky	Resident Agent \$40 Resident Agency \$100 Non-Res Agent \$50 Non-Res Agency \$120
Louisiana	\$20
Maine	Resident Agent \$30 Resident Agency \$30 Non-Res Agent \$45 Non-Res Agency \$70

State	Appointment Fee
Maryland	\$0
Massachusetts	\$75
Michigan	\$5
Minnesota	\$30
Mississippi	\$25
Missouri	\$0
Montana	\$0
Nebraska	\$8
Nevada	\$15
New Hampshire	\$25
New Jersey	\$35
New Mexico	\$20
New York	\$0
North Carolina	\$20
North Dakota	\$10
Ohio	\$15
Oklahoma	\$30
Oregon	\$0
Pennsylvania	\$15
Rhode Island	\$0
South Carolina	\$0
South Dakota	Resident \$10 Non-Resident \$20
Tennessee	\$15
Texas	\$10
Utah	\$0
Vermont	\$60
Virginia	\$10
Washington	\$20
West Virginia	\$25
Wisconsin	Resident \$16 Non-Resident \$50
Wyoming	\$15