



IMPORTANT NOTICE OF CONSUMER RIGHTS

To All New Hampshire-Based Covered Persons

Members of Vision Service Plan Insurance Company (“VSP”) are entitled to receive annual notification of their Consumer Rights under New Hampshire’s Managed Care Law.

As a VSP member, you have the right to appeal a denial of coverage. Covered person may request an appeal by contacting VSP Member Services at **800.877.7195**, Monday through Friday, 5:00 a.m. to 8:00 p.m.; Saturday, 7:00 a.m. to 8:00 p.m.; and Sunday, 7:00 a.m. to 7:00 p.m. (Pacific Time).



Appeal Process

Initial Appeal. If a claim is denied in whole or in part, a request may be submitted to VSP for a full review of the denial. All requests for review must be made within one hundred eight (180) calendar days following denial of a claim. VSP's response to the initial appeal, including the specific reasons for the decision, shall be provided and communicated to the Covered Person within thirty (30) calendar days after receipt of a request for an appeal from the Covered person.

Second Level Appeal. If Covered Person disagrees with the response to the initial appeal of the denied claim, Covered Person has the right to a second level appeal. A request for a second level appeal must be submitted to VSP within sixty (60) calendar days **after** receipt of VSP's response to the initial appeal. VSP shall communicate its final determination to Covered Person within thirty (30) calendar days from receipt of the request and include the specific reasons for the determination.

External Review. When you have completed the appeals stated herein you have the right to appeal VSP's decision. Covered Person may request an external review by contacting the New Hampshire Insurance Department's Consumer Service Office at the address below.

New Hampshire Insurance Department
21 South Fruit Street, Suite 14
Concord, NH 03301
800-852-3416.

You may find additional information on the New Hampshire Insurance Department's website at the following link: [nh.gov/insurance/complaints](https://www.nh.gov/insurance/complaints).