

## NORTH RANCH BENEFITS TRUST VSP - INDIVIDUAL AND FAMILY PLANS ENROLLMENT INSTRUCTIONS

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- This plan has a Focal Renewal January 1 of every year.
- These VSP plans are only available in one of the following States:  
CA, CO, GA, IA, IL, IN, KS, MI, MN, MO, NC, NJ, NV, OH, OK, SC, TN, TX, and WV.
- **New enrollments should be submitted to Warner Pacific for processing before the end of the month prior to requested effective date.** First of the month effective dates available only.
- Complete the Application form and select ONE plan design for the entire family.
- Dependent children may remain on this plan to age 26. If the primary member does not elect to cover their dependents, then dependents may not enroll later unless there is a qualifying event.
- **The first month's premium is required via bank draft (ACH)**
- A \$5 monthly administration fee applies to each month.

## CONTACT INFORMATION

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- **North Ranch Benefits Trust is marketed by Warner Pacific Insurance Services:**  
Submit all completed New Enrollment forms to Warner Pacific for processing:  
  
Warner Pacific Insurance Services, Inc. – New Business  
32110 Agoura Road  
Westlake Village, CA 91361-4026  
Phone: (800) 801-2300 Fax: (818) 484-2975 Email: [CAnewbusiness@warnerpacific.com](mailto:CAnewbusiness@warnerpacific.com)
- **North Ranch Benefits Trust is administrated HealthSmart Benefits Solutions, Inc.:**  
Once approved, any changes can be sent to HealthSmart directly for processing. HealthSmart handles all billing and eligibility questions:  
  
HealthSmart Benefit Solutions, Inc.  
Phone: (800) 786-6525 Fax: (818) 351-8184 Email: [nrbt@healthsmart.com](mailto:nrbt@healthsmart.com)
- **The Carrier is Vision Service Plan (VSP):**  
Contact VSP directly for assistance with benefits, claims, locating a provider or questions about their website. Please allow 2 weeks to be loaded in to their system.  
  
Vision Service Plan (VSP)  
P.O. Box 997100, Sacramento, CA 95899-7100  
Customer Service Phone: (800) 877-7195  
[www.vsp.com](http://www.vsp.com)