

BLUE CROSS VISION PLAN

Frequently asked questions

Welcome to your Blue Cross Vision plan.

Thank you for choosing Blue Cross and Blue Shield of Minnesota for your vision benefits. We're looking forward to serving you and want to get you off to a great start as a plan member. Here are answers to some questions you may have about your vision plan.

Q. HOW DO I FIND AN EYE CARE PROFESSIONAL IN THE NETWORK?

As a Blue Cross Vision plan member, you'll have access to the Davis Vision network. To find an in-network vision provider, use the Find a Doctor tool on the Blue Cross website. To find an in-network vision provider:

- Visit bluecrossmn.com/findaneyedoctor

Q. WHAT INFORMATION WILL MY EYE CARE PROVIDER NEED FROM ME?

When scheduling an appointment, you will need to have your vision member ID number ready. This number is on your vision ID card. When you arrive at your appointment, you'll need to present your vision ID card.

Q. DOES MY PLAN INCLUDE AN EYE EXAM? IF SO, WHAT IS AN EXAM COPAY?

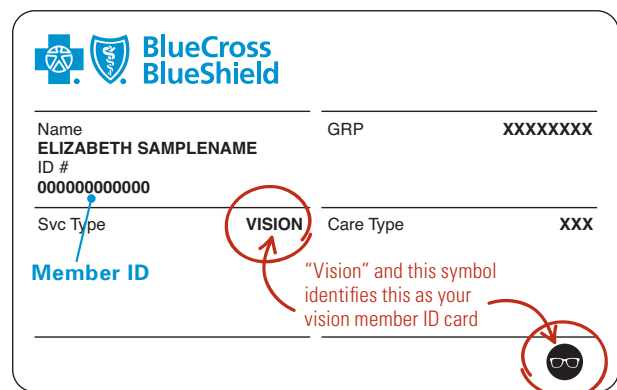
Some plans do not include an exam, but do include discounts on eyeglasses and contact lenses. An exam copay (or copayment) is a set fee you pay for a visit with an eye care professional. Typically you pay your copay at the time of the appointment.

Q. WHAT IS A FRAME ALLOWANCE?

A frame allowance is the amount your plan will pay toward your eyeglass frames. You will be responsible to pay any remaining amount.

Q. WHERE CAN I FIND MY MEMBER ID NUMBER?

Your member ID number can be found on the front of your vision ID card under your name.



Q. WHERE CAN I FIND THE DAVIS VISION EXCLUSIVE COLLECTION OF FRAMES?

The Davis Vision Exclusive Collection is a collection of more than 200 frames that are valued up to \$195. You can choose from the Fashion level, Designer level or Premier level. This collection is available at most in-network private practice providers. If you choose not to purchase from the collection, you can still use the frame allowance.

Davis Vision Exclusive Collection is available at most independent providers and private practice locations. Collection is subject to change.

Q. WHERE CAN I FIND THE NON-DAVIS VISION EXCLUSIVE COLLECTION OF FRAMES?

The non-Davis Exclusive Collection of frames is available at in-network retailers. Your frame allowance will be higher when you purchase your frames from a Visionworks store. You will automatically receive the frame allowance increase.

Q. WHAT IS AN EYEGLASS ENHANCEMENT?

Typical enhancements are progressive lenses (or multifocal lenses), polarized lenses, scratch protection and antireflective coating. There is a copay for each enhancement. You will be responsible for the additional costs above what the plan pays.

Q. CAN I GET MY CONTACT LENS EVALUATION AND FITTING DURING MY ROUTINE EYE EXAM?

A contact lens evaluation and fitting is a separate service from a routine exam. There is a separate copay for your contact lens evaluation and fitting.

Q. WHAT IS THE DIFFERENCE BETWEEN DAVIS VISION COLLECTION CONTACT LENSES AND NON-COLLECTION?

Collection contact lenses can be found at in-network private practice providers. Non-collection lenses are available at all in-network retail providers. Both options include popular contact lens brands.

Q. CAN I GET GLASSES AND CONTACT LENSES IN THE SAME YEAR?

Your plan will cover eyeglasses lenses *or* contact lenses, but not both.

Q. WHAT IF MY PROVIDER IS NOT IN NETWORK?

Your plan will provide a set amount for reimbursement of frames, eyeglass lenses or contact lenses when your provider is not in network. You will need to submit a claim form to receive reimbursement. You must include either your provider's signature on the claim form or attach a detailed receipt with the claim form.

The claim form can be downloaded from your vision plan member website. It is also available on the Blue Cross website. To find the claim form, visit bluecrossmn.com, then:

1. Hover over "For Members" at the top of the page
2. Click on "Claims" from the drop-down menu
3. Click on "Find other claim forms" under the section titled Submitting claims to Blue Cross
4. Click on "Claims" and choose "Vision Plan Claim Form"

Q. CAN I USE MY VISION PLAN BENEFITS TO PURCHASE MY GLASSES OR CONTACT LENSES ONLINE?

Yes, in-network benefits are available online at participating providers like 1800Contacts.com and glasses.com. If you choose to order your contacts or glasses online from a nonparticipating provider you will need to submit a claim form (see above) for reimbursement.



Davis Vision is an independent company providing vision benefit management services and access to their network. Each vision provider is an independent contractor and not our agent. It is up to the member to confirm provider participation in their network prior to receiving services.

Your plan covers a wide variety of lenses. Be sure the lenses you choose are covered by your plan. You'll have to pay the full cost for lenses your plan doesn't cover. Your eye care/eyewear provider can assist you with this, or you can contact customer service at the number on your vision member ID card.