

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. DO MY MEDICAL PLAN AND MY STAND-ALONE VISION PLAN USE THE SAME NETWORK?

Your medical and your vision plan have two different networks.

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, visit bluecrossmn.com/FindAnEyeDoctor. When searching for a provider, you can filter the search based on specialty, where the provider is located, what collections they offer and types of discounts.

Q. WHAT IF MY PROVIDER IS NOT IN NETWORK?

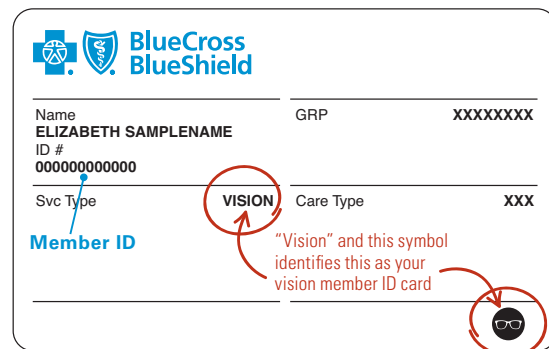
Your plan will provide a set amount for reimbursement of frames, eyeglass lenses or contact lenses when your provider is not in network. You will need to submit a claim form to receive reimbursement.

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, and let them know your vision plan is through Blue Cross and administered by Davis Vision.

Q. WHERE CAN I FIND MY MEMBER ID NUMBER?

Your member ID number is on the front of your vision ID card under your name.



Q. I HAVE A MATERIALS-ONLY VISION PLAN. HOW DO I ACCESS MY EYE EXAM BENEFITS?

If you have a vision plan that only covers materials (glasses and contact lenses), you will need to confirm your eye exam benefits and network with your medical plan.

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

The Davis Vision Exclusive Collection is a collection of more than 200 frames valued up to \$195. You can choose from the Fashion level, Designer level or Premier level. This collection is available at many 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 many independent providers and private practice locations. Collection is subject to change.

Q. WHERE CAN I USE MY FRAME ALLOWANCE?

You can use your frame allowance at any in-network provider. Your frame allowance will be \$50 higher when you buy your frames from a Visionworks store. The increased allowance will be applied automatically.

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. WHAT IS AN EYEGLASS ENHANCEMENT?

Typical enhancements are lens coatings and lens types such as blue light filtering, scratch-resistant and antireflective coatings, and polarized and progressive lenses. There is a copay for each enhancement. You will be responsible for the additional costs above what the plan pays.

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

Collection contact lenses can be found at many 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 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. CAN I GET GLASSES AND CONTACT LENSES IN THE SAME YEAR?

Your plan will cover eyeglass lenses *or* contact lenses, but not both. Discounts on additional pairs of eyeglasses may be available from some in-network providers.

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, glasses.com and befitting.com. If you choose to order your contacts or glasses online from a nonparticipating provider you will need to submit a claim form for reimbursement.

Q. ARE MEDICAL CONDITIONS LIKE GLAUCOMA AND CATARACTS COVERED UNDER MY VISION PLAN?

No, these conditions are typically covered under a standard medical plan.

Q. HOW DO I OBTAIN A DISCOUNT ON LASIK PROCEDURES?

LASIK discounts are offered through QualSight LLC®. In order to access these discounts, please contact QualSight at 1-855-502-2020 or visit lasik.qualsight.com.

Davis Vision is an independent company providing vision benefit management services and access to the Davis 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.

Laser vision correction services administered by QualSight, LLC®. Terms and savings are subject to change. QualSight is an independent company that does not offer Blue Cross products or services. QualSight is solely responsible for its products and 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.

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