



How to use your benefits

Welcome! Your plan combines a robust network with a variety of eyewear options, all at affordable prices. Wondering how to use your benefits? Here's how a few members are putting their benefits to work for them.

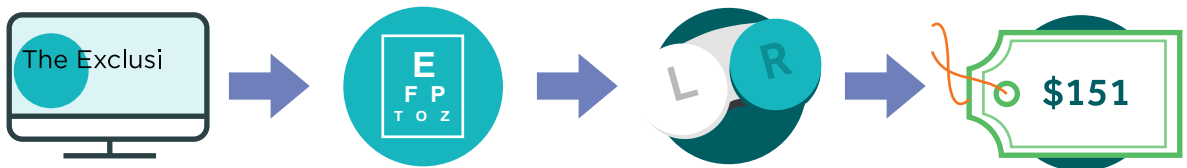
Mark wears contact lenses and needs a new prescription

Using the Davis Vision Exclusive Collection of Contact Lenses

Mark visits bluecrossmn.com/findaneyedoctor to see who offers the Davis Vision Exclusive Collection of contact lenses. He calls an accepting eye care professional and makes an appointment. He received his eye exam through his health plan and will purchase his contact lenses through his Blue Cross Vision plan.

Contact lens fitting — \$10
Exclusive Collection contacts — \$0
Extra contacts (4 boxes) — \$141
Member out-of-pocket — \$151

Mark chooses contacts from the **Davis Vision Exclusive Collection** and decides to get 4 extra boxes of contacts to stock up. Mark will pay a \$10 copay, plus \$141 for the extra boxes of contacts.



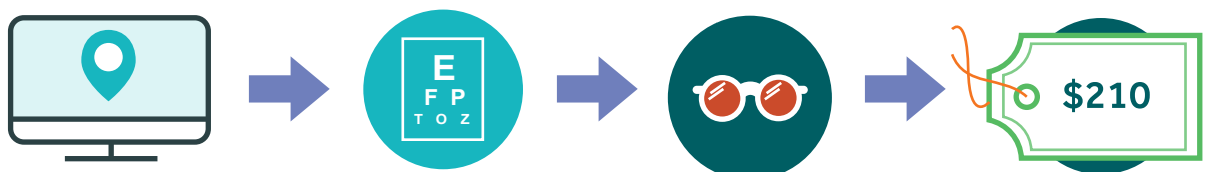
Walter wears glasses and needs a new prescription

Using the retail frame allowance

Walter visits bluecrossmn.com/findaneyedoctor to find an in-network eye care professional near him. He locates one and makes an appointment to get a new pair of glasses. Walter brings his prescription with him from the eye exam that he received through his health plan. He received his eye exam through his health plan.

Frame cost (\$190) — \$32
Premium progressive — \$100
Polycarbonate lenses — \$30
Premium AR coating — \$48
Member out-of-pocket — \$210

Walter chooses frames that are **not** in the **Davis Vision Exclusive Collection**, so he uses his \$150 **frame allowance** to defray the cost. His total out-of-pocket costs come to \$210.



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Cindy visits the Visionworks location near her office.

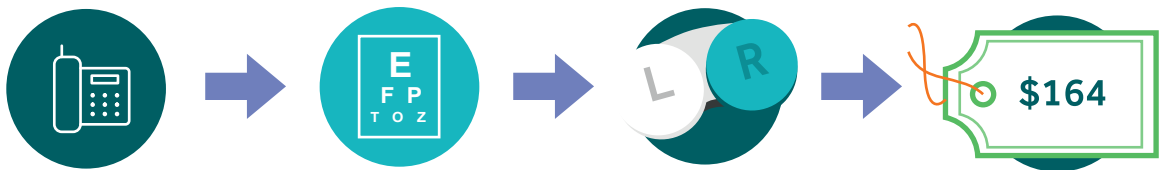
She has had her eye on a pair of new stylish frames at this location, so she is excited that she will get an additional \$50 to use towards the cost of them. She received her eye exam through her health plan, so she brings the prescription with her.

With the Visionworks enhancement of \$50, her total bill comes to \$164, compared to the average retail price of \$629.

Using the enhanced Visionworks benefit

Frame cost (\$249)	—\$39
Standard progressive	—\$60
Polycarbonate lenses	—\$30
Standard AR coating	—\$35

Member out-of-pocket — \$164



Noelle wears glasses and needs a new prescription

When searching for an in-network provider on-line, Noelle finds an independent ECP (Eye Care Provider) that carries the Davis Vision Exclusive Collections of Frames near her home. She confirms her benefits and makes an appointment. She received her eye exam through her health plan and brings the prescription with her to the appointment.

Noelle selects a pair of frames from the Davis Vision Exclusive Collection, which are covered in full and come with a free one-year breakage warranty. Her total out-of-pocket costs come to \$88.

Using the Davis Vision Exclusive Collection of Frames

Lens copay	— \$10
Designer tier frame	— \$0
Polycarbonate lenses	— \$30
Premium AR coating	— \$48

Member out-of-pocket — \$88

