

2023

# VISION PLAN DECISION GUIDE

Blue Cross Vision


Small Group

# Blue Cross Vision: A clear choice

Help keep your employees healthy with a vision plan from Blue Cross and Blue Shield of Minnesota.

## FOCUS ON PREVENTION

More than 90 million Americans over 40 have vision and eye problems.<sup>1</sup> Offering a vision plan that includes an eye exam helps promote good overall health to your employees. Regular preventive exams can lead to early detection of chronic conditions like high blood pressure, diabetes, multiple sclerosis, thyroid disease and diabetic retinopathy. And when these issues are caught early, they're easier and less costly to treat.

 **1 OF EVERY 12 ADULTS** has at least one chronic health issue that an eye exam can help detect.<sup>2</sup>

## WHAT'S INCLUDED?

Blue Cross offers a variety of vision plans with benefit levels that best meet your employees' needs and your budget. All plans offer:

- No waiting periods
- Traditional LASIK discounts of up to 50 percent<sup>3</sup>
- Blue light lens coverage
- Coverage for scratch-resistant coating and tinting of plastic lenses
- Enhanced benefits including an additional \$50 frame allowance at all Visionworks locations
- Discounts on the Davis Vision Exclusive Collection (private practice providers)



## THE BLUE CROSS DIFFERENCE

When you choose Blue Cross, members get these exclusive benefits:

- Fixed lens pricing on all plans — members pay the same on all lens options no matter where they go in network
  - An average retail savings of 62 percent on all lens options<sup>4</sup>
- Free one-year breakage warranty
- Discounts on a second pair of eyewear with in-network providers

### EXAMPLE MEMBER SAVINGS OF \$351

Exam and eyewear	Retail cost (average)	Member cost
Eye examination	\$103	\$10
Davis Vision Exclusive Collection frame (Designer tier)	\$160	\$0
Single vision lenses	\$78	\$10
One-year breakage warranty	\$30	\$0
<b>Total:</b>	<b>\$371</b>	<b>\$20</b>

<sup>1</sup>Centers for Disease Control and Prevention, 2021.

<sup>2</sup>Centers for Disease Control and Prevention, 2015.

<sup>3</sup>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.

<sup>4</sup>Blue Cross Internal Data, Utilization Report, May 2022 (based on January to December 2021 data).

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.



## EASY ACCESS TO A NATIONAL NETWORK

Blue Cross Vision plans use the Davis Vision network, a national network of private practices and retail locations that include ophthalmologists and optometrists.<sup>1</sup> Members have more than 1,900 access points in Minnesota and more than 124,000 access points nationally.<sup>3</sup> Some of the retail locations and online providers include:

### RETAIL LOCATIONS

- Target Optical
- Pearle Vision
- America's Best
- JCPenney Optical
- Shopko Optical

### ONLINE PROVIDERS

- 1800Contacts.com
- glasses.com
- befitting.com

## MEMBER SUPPORT

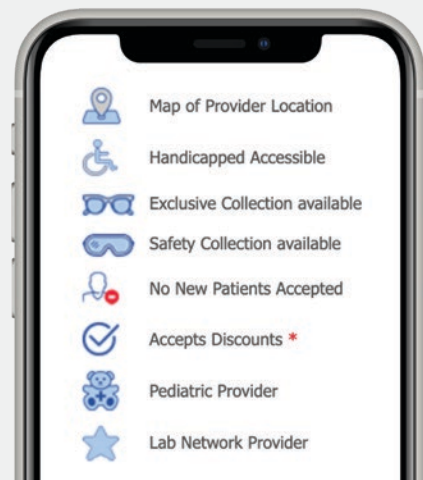
- Call centers staffed seven days a week with voice response system support 24 hours a day
- 100 percent of calls and claims are administered in the U.S.

**4** OUT OF **5** 

## TOP OPTICAL RETAILERS PARTICIPATE

including Visionworks, Costco, Walmart and Sam's Club<sup>2</sup>

Members can find an in-network provider when they visit [bluecrossmn.com/findaneyedoctor](https://bluecrossmn.com/findaneyedoctor). When searching for a provider, members can filter the search based on specialty, where the provider is located, what collections they offer and types of discounts.



<sup>1</sup>Davis Vision is an independent company providing vision benefit management services and access to the Davis network.

<sup>2</sup>Retail partners of Davis Vision.

<sup>3</sup>Davis Vision, 2022.

# Enhance your benefits package with Blue Cross Vision plans

## EYEWEAR ONLY PLANS

Provides coverage for eyeglasses, lenses, frames, lens enhancements and contacts.

## EXAM AND EYEWEAR PLANS

Provides coverage for eyeglasses, lenses, frames, lens enhancements, contacts and routine eye exams with dilation.

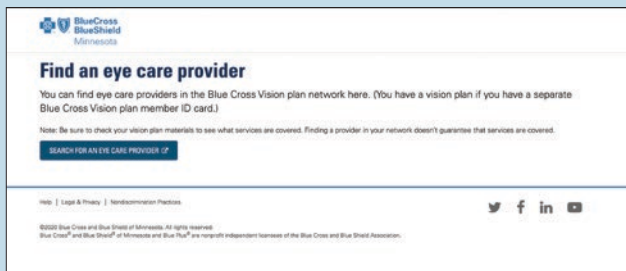
## FREQUENTLY ASKED QUESTIONS

### Do my medical plan and my stand-alone vision plan use the same network?

Your medical plan and your vision plan have two different networks.

### How can I find a provider in the Davis Vision network?

To find an in-network vision provider, visit [bluecrossmn.com/findaneyedoctor](http://bluecrossmn.com/findaneyedoctor).



### What is the Davis Vision Exclusive Collection of frames?

A collection of more than 200 frames valued up to \$195. A member can choose from the Fashion, Designer or Premier levels. This collection is available at most in-network private practice providers. If a member chooses not to purchase from the collection, they can still use the frame allowance.

### Where can a member find the non-Davis Vision Exclusive Collection of frames?

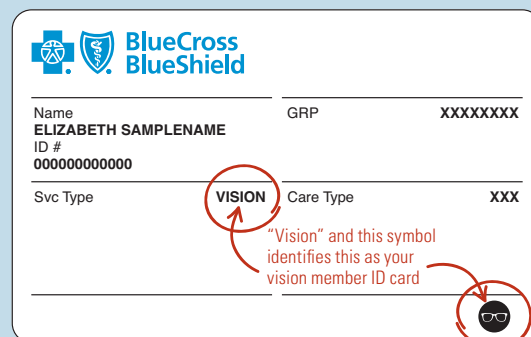
This collection is available at in-network providers. The frame allowance will be higher when frames are purchased from a Visionworks store. The increased frame allowance will be applied automatically.

### 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 include popular contact lens brands.

### Is there a separate vision member ID card?

Yes, each member will receive a separate vision ID card. The vision ID card contains the identifier "Vision" under service type and an eyeglass icon.



## EYEWEAR ONLY

**MOST POPULAR**

### Value Enhanced

### Premier Enhanced

Option 1

Option 2

Option 1

Option 2

### In-network benefit

### Out-of-network reimbursements

#### EYE EXAM

##### Eye exam

Exam not covered

Exam not covered

#### PRESCRIPTION GLASSES – Benefit available for eyeglass lenses *or* contact lenses once every 12 months

##### Lenses

- Single vision, lined bifocal, trifocal, lenticular

100% after \$10 copay

100% after \$10 copay

##### Frames

Two frame frequency options available under each plan

1 every  
12 months

1 every  
24 months

1 every  
12 months

1 every  
24 months

##### Davis Vision Exclusive Collection\*

- Fashion level  
- Designer level  
- Premier level

100%; no copay  
100%; no copay  
100%; \$25 copay

100%; no copay  
100%; no copay  
100%; no copay

##### Non-Davis Vision Exclusive Collection

- Visionworks stores  
  
- Frames available from other participating retailers

No copay; plan pays up to \$180 plus 20% discount on remaining costs\*\*  
No copay; plan pays up to \$130 plus 20% discount on remaining costs\*\*

No copay; plan pays up to \$200 plus 20% discount on remaining costs\*\*  
No copay; plan pays up to \$150 plus 20% discount on remaining costs\*\*

#### EYEGLOSS ENHANCEMENTS

- Tinting of plastic lenses  
- Scratch-resistant coating  
- Polycarbonate lenses  
- Dependent children, monocular patients and those with a prescription of +/- 6.00 diopters or greater  
- Adults  
- Ultraviolet coating  
- Anti-reflective coating  
  
- Blue light filtering  
- Progressive lenses  
  
- High-index lenses  
- Polarized lenses  
- Plastic photochromic lenses  
- Scratch protection plan

Member pays \$0  
Standard: \$0 / Premium: \$30

Member pays \$0

Member pays \$30  
Member pays \$12  
Standard: \$35 / Premium: \$48 /  
Ultra: \$60 / Ultimate: \$85  
Member pays \$15  
Standard: \$50 / Premium: \$90 /  
Ultra: \$140 / Ultimate: \$175  
Member pays \$55 / \$120  
Member pays \$75  
Member pays \$65  
Single vision: \$20 /  
Multifocal vision: \$40

\*Davis Vision Exclusive Collection available at most participating independent provider offices. Collection is subject to change.

\*\*Additional discount not available at Costco, Walmart, Sam's Club or participating online vision providers.

†Available at most participating independent provider offices. Collection is subject to change.

#### CONTACT LENSES – Benefit available for eyeglass lenses *or* contact lenses once every 12 months

##### Collection contact lenses†

- Disposable  
- Non-disposable

up to 4 boxes  
up to 2 boxes

up to 8 boxes  
up to 4 boxes

- Evaluation, fitting and follow-up care

100% after \$10 copay

100% after \$10 copay

##### Non-collection contact lens allowance††

- Evaluation, fitting and follow-up care for standard lenses  
  
- Evaluation, fitting and follow-up care for specialty lenses

Plan pays up to \$130 plus 15% discount on remaining costs\*\*

Plan pays up to \$150 plus 15% discount on remaining costs\*\*

100% after \$10 copay

100% after \$10 copay

\$10 copay; after copay, plan pays up to \$60 plus 15% discount on remaining costs\*\*

\$10 copay; after copay, plan pays up to \$60 plus 15% discount on remaining costs\*\*

##### Visually required contact lenses (preauthorization required)

- Materials

100%

100%

- Evaluation, fitting and follow-up care

100%

100%

††Available in participating retail locations.

**These plans provide vision coverage only. The vision plan's benefit booklet will contain more details on standard plan exclusions and frequency limitations. In the event of a discrepancy, the benefit booklet will supersede this summary.**

Frames: \$50

Lenses:

- Single vision: \$40  
- Bifocal/progressive: \$60  
- Trifocal: \$80  
- Lenticular: \$100

Contact lenses:

- Elective: \$105  
- Visually required: \$225

## EXAM AND EYEWEAR

MOST POPULAR

### Value Standard

### Premier Enhanced

Option 1

Option 2

Option 1

Option 2

### In-network benefit

### Out-of-network reimbursements

#### EYE EXAM – One exam every 12 months

**Eye exam**  
- Includes dilation when recommended by eye care professional

100% after \$10 copay

100% after \$10 copay

Eye exam: \$40, if applicable  
Frames: \$50

#### PRESCRIPTION GLASSES – Benefit available for eyeglass lenses *or* contact lenses once every 12 months

**Lenses**  
- Single vision, lined bifocal, trifocal, lenticular

100% after \$25 copay

100% after \$10 copay

Lenses:  
- Single vision: \$40  
- Bifocal/progressive: \$60  
- Trifocal: \$80  
- Lenticular: \$100

**Frames**  
Two frame frequency options available under each plan

1 every 12 months

1 every 24 months

1 every 12 months

1 every 24 months

Contact lenses:  
- Elective: \$105  
- Visually required: \$225

**Davis Vision Exclusive Collection\***  
- Fashion level  
- Designer level  
- Premier level

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**Non-collection contact lens allowance††**

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Plan pays up to \$150 plus 15% discount on remaining costs\*\*

- Evaluation, fitting and follow-up care for standard lenses

100% after \$25 copay

100% after \$10 copay

- Evaluation, fitting and follow-up care for specialty lenses

\$25 copay; after copay, plan pays up to \$60 plus 15% discount on remaining costs\*\*

\$10 copay; after copay, plan pays up to \$60 plus 15% discount on remaining costs\*\*

**Visually required contact lenses** (preauthorization required)

- Materials  
  
- Evaluation, fitting and follow-up care

100%

100%

100%

100%

††Available in participating retail locations.

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## FOCUS ON FLEXIBILITY

Blue Cross Vision plans are designed to meet your needs. Plans can be:

- Offered with or without eye exam benefits
- Offered on a voluntary and nonvoluntary basis (choose to fund all, some or none of the premium)
- Purchased on their own or with a Blue Cross health plan for administrative ease

## UNDERWRITING GUIDELINES

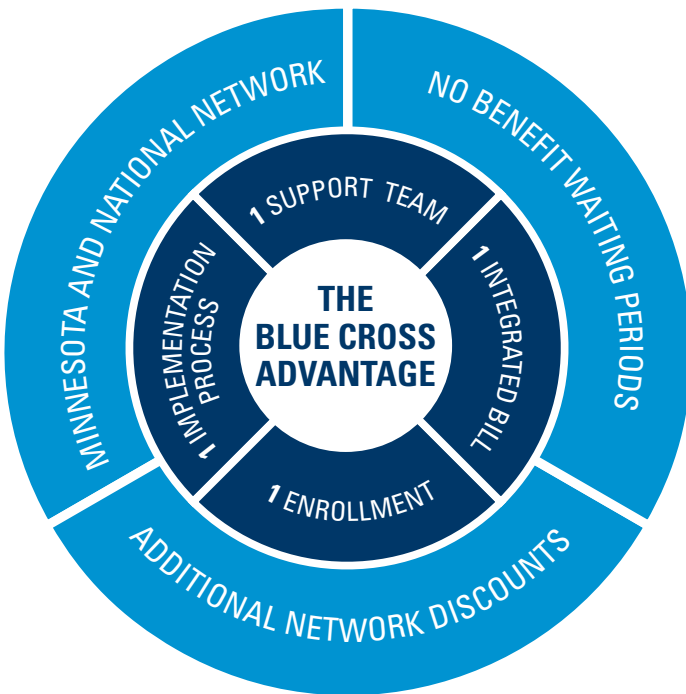
For groups with two to 50 employees:

- Minimum enrollment requirement of two contracts
- No minimum employer contribution plans can be offered as voluntary or nonvoluntary
- Rates include 10 percent commission
- Group must be headquartered in Minnesota

## WE'RE HERE WITH PERSONALIZED HELP

For more information or help choosing the best vision plan for you and your employees:

- Contact your agent or Blue Cross representative
- Visit [bluecrossmn.com/visionplans](https://bluecrossmn.com/visionplans)



Blue Cross and Blue Shield of Minnesota is dedicated to ensuring everyone has access to quality, affordable health care. That commitment began when we became one of the nation's founding health plans 90 years ago and continues to drive us today.

**You and Blue.<sup>SM</sup> Better together.**

