

2024

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

An estimated 93 million adults in the United States are at high risk for serious vision loss, but only half visited an eye doctor in the past 12 months.¹ 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.



AMERICANS

says an eye health professional detected or diagnosed a non-eye-related health issue.²

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
- LASIK discounts available through QualSight, LLC³
- 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 options⁴
- 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
Total:	\$371	\$20

¹Centers for Disease Control and Prevention, 2022.

²American Optometric Association Eye-Q Survey, 2020.

³Laser 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.

⁴Blue Cross Internal Data, Utilization Report, April 2022 (based on January – 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.¹ Members have more than 1,900 access points in Minnesota and more than 131,000 access points nationally.³ 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

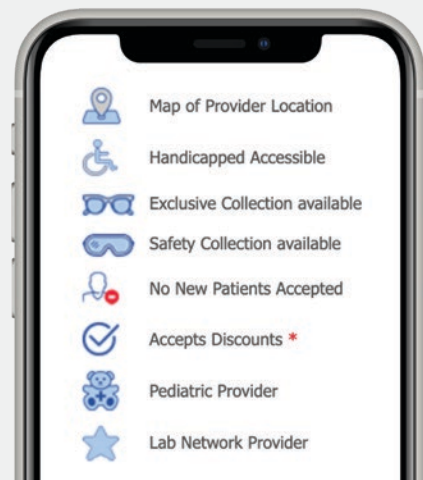
- Call centers staffed seven days a week with voice response system support 24 hours a day
- 100 percent of calls and claims are administered in the U.S.

4 OUT OF **5** 

TOP OPTICAL RETAILERS PARTICIPATE

including Visionworks, Costco, Walmart and Sam's Club²

Members can find an in-network provider when they visit 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.



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

²Retail partners of Davis Vision.

³Davis Vision, 2023.

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.

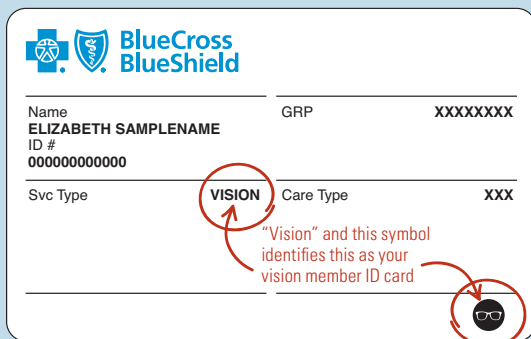
FREQUENTLY ASKED QUESTIONS

Do medical plans and stand-alone vision plans use the same network?

No, medical plans and vision plans each have their own network.

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.



How can a member find a provider in the Davis Vision network?

To find an in-network vision provider, visit 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.

EYEWEAR ONLY					Out-of-network reimbursements
Value Enhanced		Premier Enhanced		In-network benefit	
Option 1	Option 2	Option 1	Option 2		
EYE EXAM					
Eye exam	Exam not covered		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		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	\$50
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***		
EYEGLASS 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 / Multi-focal vision: \$40				Not covered
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		Not applicable
- Evaluation, fitting and follow-up care	100% after \$10 copay		100% after \$10 copay		Not applicable
Non-collection contact lens allowance††	Plan pays up to \$130 plus 15% discount on remaining costs***		Plan pays up to \$150 plus 15% discount on remaining costs***		\$105
- Evaluation, fitting and follow-up care for standard lenses	100% after \$10 copay		100% after \$10 copay		Not covered
- Evaluation, fitting and follow-up care for specialty lenses	\$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***		Not covered

MOST POPULAR

*This plan covers a wide variety of lenses. Members should ensure the lenses they choose are covered by the plan. Eye care/eyewear providers can assist with this, or members can contact customer service at the number on the vision member ID card.

**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.

††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.

EXAM AND EYEWEAR

	Value Standard		Premier Enhanced		Out-of-network reimbursements
	Option 1	Option 2	Option 1	Option 2	
	In-network benefit				
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		\$40
PRESCRIPTION GLASSES – Benefit available for eyeglass lenses <i>or</i> contact lenses once every 12 months					
Lenses* - Single vision, lined bifocal, trifocal, lenticular	100% after \$25 copay		100% after \$10 copay		Single vision: \$40 Bifocal/progressive: \$60 Trifocal: \$80 Lenticular: \$100
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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 / Multi-focal vision: \$40		Not covered
CONTACT LENSES – Benefit available for eyeglass lenses <i>or</i> contact lenses once every 12 months					
Collection contact lenses† - Disposable - Non-disposable - Evaluation, fitting and follow-up care	up to 4 boxes up to 2 boxes 100% after \$25 copay	up to 8 boxes up to 4 boxes 100% after \$10 copay			Not applicable Not applicable
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*** 100% after \$25 copay	Plan pays up to \$150 plus 15% discount on remaining costs*** 100% after \$10 copay			\$105 Not covered Not covered

MOST POPULAR

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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

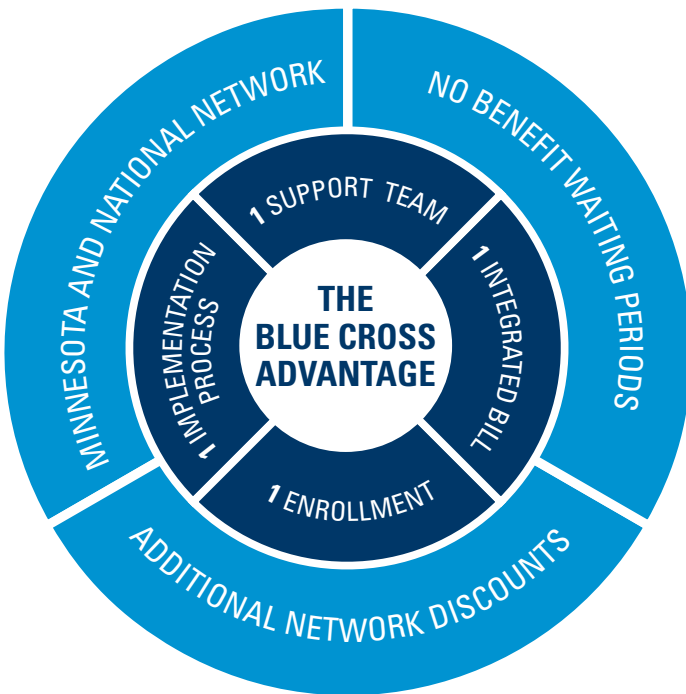
For groups with two to 50 employees:

- Minimum enrollment requirement of two contracts
- No minimum employer contribution plans
- 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



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

You and Blue.SM Better together.