




2024

BLUE CROSS VISION

Regular eye exams: A window to your health.

Nearly 93 million Americans are at high risk for serious vision loss, but only half visited an eye doctor in the past 12 months.¹ Your Blue Cross Vision plan includes benefits to help keep you and your wallet healthy, including:

- 100 percent coverage for routine eye exam or a small copay
- No waiting period
- Coverage for eyeglasses or contact lenses
- Scratch-resistant coating and tinting of plastic lenses
- Blue light lens coverage — to protect your eyes from harmful blue light emitted from electronic devices
- Discounts on Davis Vision Exclusive Collection frames (private practice providers)
- Enhanced benefits including an additional \$50 frame allowance at all Visionworks locations
- LASIK discounts available through QualSight LLC^{®2}

 **1 OUT OF 15** Americans says an eye health professional detected or diagnosed a non-eye-related health issue.³

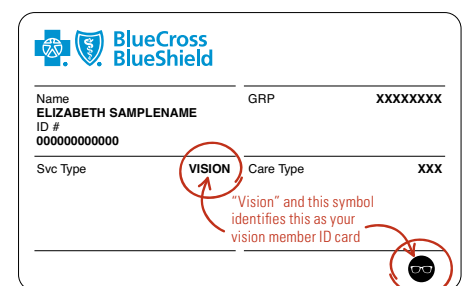
THE BLUE CROSS DIFFERENCE

As a Blue Cross member, you get these exclusive benefits:

- Fixed lens pricing on all plans — members pay the same no matter where they go in network
- Free one-year breakage warranty
- Discounts on a second pair of eyewear with in-network providers

VISION ID CARD: YOUR ACCESS TO EYE CARE

If you have a Blue Cross and Blue Shield of Minnesota medical plan, you will have a member ID card for your vision plan and a separate ID card for your medical plan. Use your vision member ID card when you want to access benefits through your vision plan.



Once you're a member, you'll receive your ID card.

¹Centers for Disease Control and Prevention, 2022.

²Terms 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.

³American Optometric Association Eye-Q Survey, 2020.

2024 Vision Plan Comparison



	BLUE CROSS VISION BASIC VISION PLAN	BLUE CROSS VISION ENHANCED VISION PLAN	
	In-network benefit bluecrossmn.com/findaneyedoctor	In-network benefit bluecrossmn.com/findaneyedoctor	Out-of-network reimbursements (Both plans)
EYE EXAMS – One exam per calendar year			Eye exam: \$40
Eye exam Includes dilation when recommended by eye care professional	100% after \$10 copay	100%	
PRESCRIPTION GLASSES – Benefit available for eyeglass lenses or contact lenses once per calendar year			Lenses: - Single vision: \$40 - Bifocal/progressive: \$60 - Trifocal: \$80 - Lenticular: \$100 Frames: \$50
Lenses* Single vision, lined bifocal, trifocal, lenticular, polycarbonate (dependent children)	100% after \$25 copay	100% after \$10 copay	
Frames	1 every 2 years	1 per calendar year	
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, plans pays up to \$180 plus 20% discount on remaining costs*** No copay, plans pays up to \$130 plus 20% discount on remaining costs***	No copay, plans pays up to \$230 plus 20% discount on remaining costs*** No copay, plans pays up to \$180 plus 20% discount on remaining costs***	
EYE GLASS ENHANCEMENTS – Member responsibility			
- Tinting of plastic lenses	\$0	\$0	
- Scratch-resistant coating	Standard: \$0 / Premium \$30	Standard: \$0 / Premium \$30	
- Polycarbonate lenses			
- Dependent children, monocular patients and those with a prescription of +/-6.00 diopters or greater	\$0	\$0	
- Adults	\$30	\$0	
- Ultraviolet coating	\$12	\$0	
- Antireflective coating	Standard: \$35 / Premium: \$48 / Ultra: \$60 / Ultimate: \$85	Standard: \$0 / Premium: \$13 / Ultra: \$25 / Ultimate: \$85	
- Blue light filtering	\$15	\$15	
- Progressive lenses	Standard: \$50 / Premium: \$90 / Ultra: \$140 / Ultimate: \$175	Standard: \$0 / Premium: \$40 / Ultra: \$90 / Ultimate: \$125	
- High-index lenses	\$55 / \$120	\$55 / \$120	
- Polarized lenses	\$75	\$75	
- Plastic photochromic lenses	\$65	\$65	
- Scratch protection plan	Single vision: \$20 / Multifocus vision: \$40	Single vision: \$20 / Multifocus vision: \$40	
CONTACT LENSES – Benefit available for eyeglass lenses or contact lenses once per calendar year			
Collection contact lenses†			Contact lenses: - Elective: \$105 - Visually required: \$225
- Disposable	Up to 4 boxes/multi-packs	Up to 8 boxes/multi-packs	
- Non-disposable	Up to 2 boxes/multi-packs	Up to 4 boxes/multi-packs	
- Evaluation, fitting and follow-up care	100% after \$25 copay	100%	

Non-collection contact lens allowance^{††} - Evaluation, fitting and follow-up care for standard lenses - Evaluation, fitting and follow-up care for specialty lenses Visually required contact lenses^{†††} (preauthorization required) - Materials - Evaluation, fitting and follow-up care	Plan pays up to \$130 allowances plus 15% discount on remaining costs ^{***}	Plan pays up to \$180 allowances plus 15% discount on remaining costs ^{***}	
	100% after \$25 copay	100%	
	\$25 copay; after copay, plan pays up to \$60 plus 15% discount on remaining costs ^{***}	Plan pays up to \$60 plus 15% discount on remaining costs ^{***}	
	100%	100%	
ADDITIONAL SAVINGS			
- Retinal imaging - Additional pairs of eyeglasses ^{***} - Laser vision correction (LASIK)	Member pays \$39 30% discount \$200 one-time/lifetime allowance	Member pays \$39 30% discount \$200 one-time/lifetime allowance	

The eye exam benefit under the Basic and Enhanced plans are covered by the Blue Cross Vision plans. This eye exam is separate from benefits provided in a health plan.

*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 eyecare/eyewear provider can assist you with this, or you can contact customer service at the number on your 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 at participating online providers.

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

††Available in participating retail locations.

†††Visually required (also known as medically necessary) means that optimal visual correction cannot be achieved with prescription eyeglasses but can be achieved with contact lens wear. Conditions that may commonly justify visually required lenses include keratoconus, anisometropia, aniseikonia, high astigmatism, pathological myopia, post-traumatic disorders, aphakia, aniridia, and certain corneal conditions.

These plans provide vision coverage only. Your vision plan's benefit booklet will contain more details on standard plan exclusions and frequency limitations.

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

Each provider in the network is an independent contractor and is not our agent. If you receive services from a nonparticipating provider, you will be responsible for the difference between what Blue Cross will reimburse and what the provider bills.

FIND AN EYECARE PROVIDER


Blue Cross Vision plans use the Davis Vision network, a national network of private practices and retail locations. You have access to more than 1,900 locations in Minnesota and more than 131,000 access points nationwide.¹ Some of the additional retail locations and online providers include:

Retail locations

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

Online providers

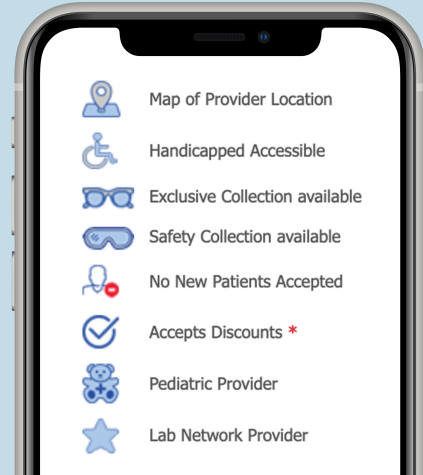
- 1800Contacts.com
- glasses.com
- befitting.com

4 OUT OF **5** 

TOP OPTICAL RETAILERS PARTICIPATE
including Visionworks, Costco, Walmart and Sam's Club²

Your medical plan and your vision plan have two different networks. To find a provider for your Blue Cross Vision plan, 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.



¹Davis Vision, 2023.

²Retail partners of Davis Vision.

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.