



2020 BLUE CROSS VISION

LARGE GROUP PLANS

BLUE CROSS VISION: A CLEAR CHOICE

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

THE BLUE CROSS ADVANTAGE

All plans offer:

- Free breakage warranty, scratch-resistant coating and tinting of plastic lenses
- Enhanced benefits at all Visionworks stores
- Discounts on the Davis Vision Exclusive Collection (private practice providers)
- Simple lens enhancement pricing
- LASIK discounts 40 to 50 percent off national average pricing²
- Blue light lens coverage for protection against the harmful blue light of electronic devices

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



1 OF EVERY 2 ADULTS has at least one chronic health issue that an eye exam can help detect.¹

FOCUS ON PREVENTION

Offering a vision plan that includes an eye exam is a way to promote good health to your employees.

- Preventive eye exams can lead to early detection of chronic conditions like high blood pressure and diabetes

EASY ACCESS TO A NATIONAL NETWORK

Blue Cross Vision uses the Davis Vision network, a national network of private practice and retail locations that includes ophthalmologists and optometrists, managed by Davis Vision.³



TOP OPTICAL RETAILERS PARTICIPATE
including Visionworks, Costco, Walmart and Sam's Club⁴



To find a provider, visit
bluecrossmn.com/findaneyedoctor

¹Centers for Disease Control and Prevention, 2015.

²Laser vision correction services administered by QualSight, LLC© 2020. 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.

³Davis Vision is an independent company providing vision benefit management services and access to their 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.

⁴Retail partners of Davis Vision.

ENHANCE YOUR BENEFITS PACKAGE WITH BLUE CROSS VISION PLANS

EYEWEAR ONLY PLANS

Focus on value. An eyewear only plan may be a good option if your medical plan includes a preventive eye exam.

EXAM AND EYEWEAR PLANS

Provide comprehensive coverage. Routine eye exams can lead to early detection of chronic conditions. This plan provides preventive coverage and benefits for eyewear.

FREQUENTLY ASKED QUESTIONS

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 all 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 in-network private practice providers. Non-collection lenses are available at all in-network retail providers. Both include popular contact lens brands.

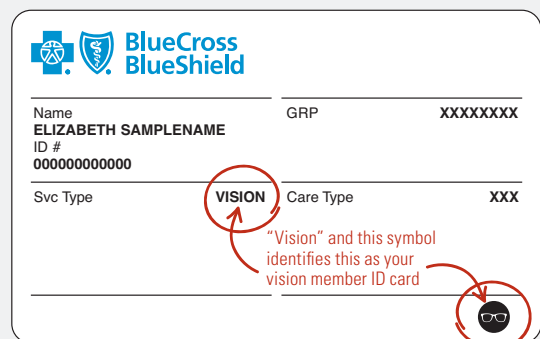
How can I find a provider in the Davis Vision network?

To find an in-network vision provider, visit bluecrossmn.com/findaneyedoctor



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		EXAM AND EYEWEAR				Out-of-network reimbursements
	Value Enhanced		Value Standard		Premier Enhanced		
	Option 1	Option 2	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	Exam not covered		100% after \$10 copay		100% after \$10 copay		
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 \$10 copay		100% after \$25 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	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%; \$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% of remaining costs** No copay; plan pays up to \$130 plus 20% of remaining costs**		No copay; plan pays up to \$180 plus 20% of remaining costs** No copay; plan pays up to \$130 plus 20% of remaining costs**		No copay; plan pays up to \$200 plus 20% of remaining costs** No copay; plan pays up to \$150 plus 20% of 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 - Antireflective coating - 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 Standard: \$50 / Premium: \$90 / Ultra: \$140 / Ultimate: \$175 Member pays \$55 / \$120 Member pays \$75 Member pays \$65 Single vision: \$20 / Multifocus vision: \$40		Member pays \$0 Standard: \$0 / Premium: \$30 Member pays \$0 Member pays \$30 Member pays \$12 Standard: \$35 / Premium: \$48 / Ultra: \$60 / Ultimate: \$85 Standard: \$50 / Premium: \$90 / Ultra: \$140 / Ultimate: \$175 Member pays \$55 / \$120 Member pays \$75 Member pays \$65 Single vision: \$20 / Multifocus vision: \$40				
CONTACT LENS – 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/multi-packs up to 2 boxes/multi-packs 100% after \$10 copay		up to 4 boxes/multi-packs up to 2 boxes/multi-packs 100% after \$25 copay		up to 8 boxes/multi-packs up to 4 boxes/multi-packs 100% after \$10 copay		
Non-collection contact lens allowance†† - Evaluation, fitting and follow-up care for standard lenses	Plan pays up to \$130 plus 15% of remaining costs** 100% after \$10 copay		Plan pays up to \$130 plus 15% of remaining costs** 100% after \$25 copay		Plan pays up to \$150 plus 15% of remaining costs** 100% after \$10 copay		
- Evaluation, fitting and follow-up care for specialty lenses	\$10 copay; after copay, plan pays up to \$60 plus 15% of remaining costs**		\$25 copay; after copay, plan pays up to \$60 plus 15% of remaining costs**		\$10 copay; after copay, plan pays up to \$60 plus 15% of remaining costs**		
Visually required contact lenses (preauthorization required) - Materials	100%		100%		100%		
- Evaluation, fitting and follow-up care	100% after \$10 copay		100% after \$25 copay		100% after \$10 copay		

*Davis Vision Exclusive Collection available at most independent providers and private practice locations. Collection is subject to change.

**Additional discount not available at Costco, Walmart and Sam's Club.

†Available in private practice locations.

††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.



FOCUS ON FLEXIBILITY

Blue Cross Vision plans are designed to meet your needs. Choose to offer them:

- With or without eye exam benefits
- On a voluntary and nonvoluntary basis – fund all, some or none of the premium
- On its own or with a Blue Cross health plan for administrative ease

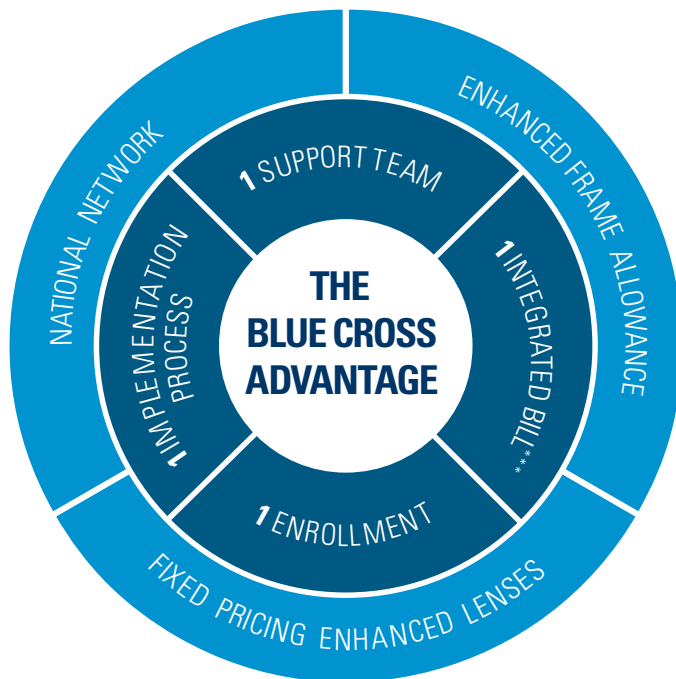
POPULAR PLAN FEATURES

- **40 – 50% discount on LASIK***
- **Blue light lens coverage**

UNDERWRITING GUIDELINES

For groups with 51 to 1,000** employees:

- Minimum enrollment requirement of 15 contracts; Electronically Loaded Flat File (ELFF) electronic enrollment summary required
- Rates guaranteed for 36 months; minimum enrollment requirement must be met annually
- For employer contributions less than or equal to 80 percent of the total premium, voluntary rates apply; for employer contributions greater than 80 percent, rating will be 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 broker or **Blue Cross representative**
- Visit bluecrossmn.com/visionplans

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**Groups larger than 1,000 employees are individually rated.

***When all plans are fully insured.

