

## Welcome to your Blue View Vision plan!

You have many choices when it comes to using your benefits. As a Blue View Vision plan member, you have access to one of the nation's largest vision networks. You may choose from many private practice doctors, local optical stores, and national retail stores including LensCrafters®, Target Optical®, and most Pearle Vision® locations. You may also use your in-network benefits to order eyewear online at Glasses.com and ContactsDirect.com. To locate a participating network eye care doctor or location, log in at [anthem.com](http://anthem.com), or the Sydney app. You may also call member services for assistance at 1-866-723-0515.

**Out-of-Network** – If you choose to, you may instead receive covered benefits outside of the Blue View Vision. Just pay in full at the time of service, obtain an itemized receipt, and file a claim for reimbursement up to your maximum out-of-network allowance.

Your vision plan includes coverage for routine eye exams and prescription eyewear from your choice of eye care providers.

YOUR BLUE VIEW VISION PLAN BENEFITS	IN-NETWORK	OUT-OF-NETWORK	FREQUENCY
<b>Routine Eye Exam</b>			
A comprehensive eye examination	\$15 Copay	Reimbursed Up To \$50	Once every calendar year
<b>Eyeglass Frames</b>			
One pair of eyeglass frames	\$130 Allowance, then 20% off any remaining balance	Reimbursed Up To \$100	Once every other calendar year
<b>Eyeglass Lenses</b>			
One pair of standard plastic prescription lenses	<ul style="list-style-type: none"> <li>• Single vision lenses</li> <li>• Bifocal lenses</li> <li>• Trifocal lenses</li> </ul>	<ul style="list-style-type: none"> <li>\$15 Copay</li> <li>\$15 Copay</li> <li>\$15 Copay</li> </ul>	<ul style="list-style-type: none"> <li>Reimbursed Up To \$50</li> <li>Reimbursed Up To \$80</li> <li>Reimbursed Up To \$110</li> </ul>
<b>Eyeglass Lens Enhancements</b>			
When obtaining covered eyewear from a Blue View Vision provider, you may choose to add any of the following lens enhancements at no extra cost			
<ul style="list-style-type: none"> <li>•  Lenses (for a child under age 19)</li> <li>• Standard polycarbonate (for a child under age 19)</li> <li>• Factory Scratch Coating</li> </ul>	<ul style="list-style-type: none"> <li>\$0 Copay</li> <li>\$0 Copay</li> <li>\$0 Copay</li> </ul>	<ul style="list-style-type: none"> <li>No allowance when obtained out-of-network</li> </ul>	<ul style="list-style-type: none"> <li>Same as covered eyeglass lenses</li> </ul>
<b>Contact Lenses</b>			
Contact lens allowance will only be applied toward the first purchase of contacts made during a benefit period. Any unused amount remaining cannot be used for subsequent purchases in the same benefit period, nor can any unused amount be carried over to the following benefit period.			
<ul style="list-style-type: none"> <li>• Elective conventional (non-disposable) OR</li> <li>• Elective disposable OR</li> <li>• Non-elective (medically necessary)</li> </ul>	<ul style="list-style-type: none"> <li>\$130 Allowance, then 15% off any remaining balance</li> <li>\$130 Allowance (no additional discount)</li> <li>Covered in full</li> </ul>	<ul style="list-style-type: none"> <li>Reimbursed Up To \$130</li> <li>Reimbursed Up To \$130</li> <li>Reimbursed Up To \$210</li> </ul>	<ul style="list-style-type: none"> <li>Once every calendar year</li> <li>Once every calendar year</li> </ul>
<b>Contact lens fit and follow-up</b>			
A contact lens fitting and up to two follow-up visits are available to you once a comprehensive eye exam has been completed.			
<ul style="list-style-type: none"> <li>• Standard contact lens fitting</li> <li>• Premium contact lens fitting</li> </ul>	<ul style="list-style-type: none"> <li>\$0 Copay</li> <li>10% off retail price, then apply \$55 allowance</li> </ul>	<ul style="list-style-type: none"> <li>Reimbursed Up To \$35</li> <li>Reimbursed Up To \$35</li> </ul>	<ul style="list-style-type: none"> <li>Once every calendar year</li> </ul>

This is a primary vision care benefit intended to cover only routine eye examinations and corrective eyewear. Blue View Vision is for routine eye care only. If you need medical treatment for your eyes, visit a participating eye care doctor from your medical network. Benefits are payable only for expenses incurred while the group and insured person's coverage is in force. This information is intended to be a brief outline of coverage. All terms and conditions of coverage, including benefits and exclusions, are contained in the member's policy, which shall control in the event of a conflict with this overview. This benefit overview is only one piece of your entire enrollment package.

**\*Under this plan you are able to receive a benefit for eyeglass lenses and contact lenses Once every calendar year.**

OPTIONAL SAVINGS AVAILABLE FROM BLUE VIEW VISION IN-NETWORK PROVIDERS ONLY (Discounts are not covered benefits under your vision plan and will not be listed in your certificate of coverage.)		In-Network Member Cost (after any applicable copay)
<b>Retinal Imaging</b> - at member's option, can be performed at time of eye exam		Not More Than \$39
<b>Eyeglass lens upgrades</b> When obtaining eyewear from a Blue View Vision provider, you may choose to upgrade your new eyeglass lenses at a discounted cost. Eyeglass lens copayment applies.	<ul style="list-style-type: none"> <li>○ <b>Transitions</b> lenses (Adults)</li> <li>○ Standard Polycarbonate (Adults)</li> <li>○ Tint (Solid and Gradient)</li> <li>○ UV Coating</li> <li>○ Progressive Lenses<sup>1</sup> <ul style="list-style-type: none"> <li>○ Standard</li> <li>○ Premium Tier 1</li> <li>○ Premium Tier 2</li> <li>○ Premium Tier 3</li> </ul> </li> <li>○ Anti-Reflective Coating<sup>2</sup> <ul style="list-style-type: none"> <li>○ Standard</li> <li>○ Premium Tier 1</li> <li>○ Premium Tier 2</li> </ul> </li> <li>○ Other Add-ons (i.e. high index lenses, anti-fog coating)</li> </ul>	<ul style="list-style-type: none"> <li>\$75</li> <li>\$40</li> <li>\$15</li> <li>\$15</li> <li>\$65</li> <li>\$85</li> <li>\$95</li> <li>\$110</li> <li>\$45</li> <li>\$57</li> <li>\$68</li> </ul> <p>20% off retail price</p>
<b>Additional Pairs of Eyeglasses</b> Anytime from any Blue View Vision network provider	<ul style="list-style-type: none"> <li>○ Complete Pair</li> <li>○ Eyeglass materials purchased separately</li> </ul>	<p>40% off retail price</p> <p>20% off retail price</p>
<b>Eyewear Accessories</b>	<ul style="list-style-type: none"> <li>○ Items such as non-prescription sunglasses, lens cleaning supplies, contact lens solutions, eyeglass cases, etc.</li> </ul>	20% off retail
<b>Conventional Contact Lenses</b> (non-disposable type)	<ul style="list-style-type: none"> <li>○ Discount applies to materials only</li> </ul>	15% off retail price

<sup>1</sup> Please ask your provider for his/her recommendation as well as the available progressive brands by tier.

<sup>2</sup> Please ask your provider for his/her recommendation as well as the available anti-reflective brands by tier.

Cannot be combined with any other offer. Discounts are subject to change without notice. Discounts are not covered benefits under your vision plan and will not be listed in your certificate of coverage. Discounts will be offered from in-network providers except where State law prevents discounting of products and services that are not covered benefits under this plan. Discounts on frames will not apply if the manufacturer has imposed a no discount on sales at retail and independent provider locations.

#### EXCLUSIONS & LIMITATIONS (not a comprehensive list – please refer to the member Certificate of Coverage for a complete list)

**Combined Offers.** Not to be combined with any offer, coupon, or in-store advertisement.

**Excess Amounts.** Amounts in excess of covered vision expense.

**Sunglasses.** Plano sunglasses and accompanying frames.

**Safety Glasses.** Safety glasses and accompanying frames.

**Not Specifically Listed.** Services not specifically listed in this plan as covered services.

**Lost or Broken Lenses or Frames.** Any lost or broken lenses or frames are not eligible for replacement unless the insured person has reached his or her normal service interval as indicated in the plan design.

**Non-Prescription Lenses.** Any non-prescription lenses, eyeglasses or contacts. Plano lenses or lenses that have no refractive power.

**Orthoptics.** Orthoptics or vision training and any associated supplemental testing

Some of our in-network providers include:



Savings on items like additional eyewear after your benefits have been used, non-prescription sunglasses, hearing aids and even LASIK laser vision correction surgery are available through a variety of vendors. Just log in at [anthem.com](http://anthem.com), select discounts, then Vision, Hearing & Dental. \* Discounts cannot be used in conjunction with your covered benefits.

#### OUT-OF-NETWORK

If you choose to receive covered services or purchase covered eyewear from an out-of-network provider, network discounts will not apply and you will be responsible for payment of services and/or eyewear materials at the time of service. Please complete an out-of-network claim form and submit it along with your itemized receipt to the fax number, email address, or mailing address below. To download a claim form, log in at [anthem.com](http://anthem.com), or from the home page menu under Support select Forms, click Change State to choose your state, and then scroll down to Claims and select the Blue View Vision Out-of-Network Claim Form. You may instead call member services at 1-866-723-0515 to request a claim form.

TO FAX: 866-293-7373

TO EMAIL: [oonclaims@eyewearspecialoffers.com](mailto:oonclaims@eyewearspecialoffers.com)

TO MAIL: Blue View Vision

Attn: OON Claims

P.O. Box 8504

Mason, OH 45040-7111

# It's easy to find an eye care provider online

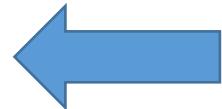
**Step one:** To find an eye care provider near you – go to [anthem.com](http://anthem.com) - or use the Sydney mobile app.



## Find a doctor

Anthem lets you choose from quality doctors and hospitals that are part of your plan. Our Find a Doctor tool helps identify the ones that are right for you.

[Find a doctor >](#)



**Step two:** Use the Search as a Guest feature if searching for an eye care provider before your vision coverage has started.

## Search as a Guest by Selecting a Plan

Search by Selecting a Plan or Network.

[Continue](#)



## Step three Enter vision for the type of care. Enter your state. Enter vision for the type of plan.

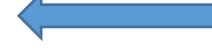
Select the type of Blue View Vision plan/network you want to search. Then press Continue.

To search by selecting a plan, first narrow the list of plans and networks by selecting the type of care and state. Then, select a plan or network to search.

What type of care are you searching for?

What state do you want to search in?

What type of plan do you want to search with?

Select a plan/network

- 
- Blue View Vision
- Blue View Vision Insight
- Blue View Vision Select
- IBM Vision Plan
- Kroger Vision Plan

## Step four Enter your Zip Code. Then click Search. A list of eye care providers will appear.

I want to search this plan/network: **Blue View Vision**

I'm looking for a Vision Professional 

Who specializes in:

[Show specialty details](#)

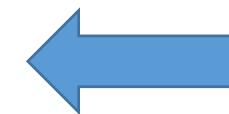
Located near:

Within a distance of:

Whose name is:

[Back](#)

[Search](#)



# Time for you and eye

## Eye exams can improve more than your vision

Even if you can see well, regular eye exams are important to help keep your eyes healthy — and catch other health problems early. Eye exams can:

- Diagnose diseases, such as:<sup>1</sup>
  - Glaucoma — pressure in the eye, which can harm the optic nerve
  - Macular degeneration — changes in the retina that result in the slow loss of eyesight
  - Cataracts — clouding of the eye lens, which can blur vision
- Help spot other health problems that can also cause eye problems:<sup>2</sup>
  - Diabetes
  - High blood pressure
  - Certain cancers

Finding out about these problems early means you can get treatment early. This can help you get better and lower your health care costs.

### Eye on the numbers:

- Over 81% of Americans use some form of eyesight correction, such as glasses or contact lenses.<sup>3</sup>
- Over 28 million Americans over age 40 have eye problems that can lead to vision loss and blindness. Experts warn that the number will go up as people age.<sup>4</sup>
- About 22 million American adults have cataracts. It's the leading cause of blindness worldwide and of poor eyesight in the U.S.<sup>5</sup>

### Diabetes can put your eyes at risk

It can make you very sensitive to light and damage your retina (diabetic retinopathy). But think about this:

- Twenty-five percent of people with diabetes don't know they have it,<sup>6</sup> so they don't get the treatment and protection they need.
- Only 17% of diabetics know they can be more sensitive to light, so most of them don't protect their eyes by wearing sunglasses.<sup>7</sup>
- Forty percent of diabetics don't get a yearly eye exam.<sup>8</sup> This puts their eyes at risk.
- Proper vision care can stop more than 90% of vision loss and blindness caused by diabetic retinopathy.<sup>5</sup>





## What you should do for your eyes:

- **Get a complete eye exam every year.** This may include dilation, where the pupil is dilated, or made bigger, so the retina can be checked for signs of eye disease and other health problems.
- **Protect your eyes from harmful UV rays.** Over time, the sun's UV rays can damage your eyesight through cataracts and age-related macular degeneration. Wear sunglasses that block 100% of UV rays, even on cloudy days.
- **Protect your eyes from everyday bright light and glare.** They can make it hard to see and end up straining and tiring your eyes. If you wear eyeglasses, choose lenses that automatically adjust the tint based on the light around you. Move lamps, TVs and computer screens to reduce glare.

For more information on eye health and how to maintain good vision, go to [anthem.com/eyehealth](http://anthem.com/eyehealth).

1 National Eye Institute website: *Age-Related Eye Diseases* (accessed January 2015): [https://nei.nih.gov/healtheyes/aging\\_eye](https://nei.nih.gov/healtheyes/aging_eye).

2 Transitions Healthy Sight Working For You website: *Rising Healthcare Costs/Systemic Disease* (accessed September 2014): [healthysightworkingforyou.org](http://healthysightworkingforyou.org).

3 American Optometric Association website: *American Eye-Q Survey Executive Summary* (May 2008): [aoa.org](http://www.aoa.org).

4 Archives in Ophthalmology website: *Cause and Prevalence of Visual Impairment Among Adults in the United States* (April 2004): [archopht.ama-assn.org](http://archopht.ama-assn.org).

5 National Institute of Health Medline Plus website: *Leading Causes of Blindness* (Summer 2008): <http://nlm.nih.gov/medlineplus/magazine/issues/summer08/articles/summer08pg14-15.html>.

6 American Diabetes Association website: *Diabetes Statistics* (June 2014): [diabetes.org](http://www.diabetes.org).

7 Transitions Healthy Sight Working For You website: *Eye/Overall Health Connection* (accessed January 2015): [healthysightworkingforyou.org](http://healthysightworkingforyou.org).

8 Transitions Healthy Sight Working For You website: *Communicating the Value of Vision Benefits to Employers* (accessed September 2014): [healthysightworkingforyou.org](http://healthysightworkingforyou.org).