



BlueCrossVision

2018 Business Vision – Schedule Plan 3

More Choice, More Savings, Largest Network



See What You've Been Missing with **Blue Cross Vision**.

WHY IS VISION CARE SO IMPORTANT?

You only get two eyes! That's why caring for them is such an important part of your overall health, and can help to reduce chronic problems caused by eye strain (like frequent headaches). **It all starts with an eye exam.** Besides evaluating how well you can see, a routine eye exam can help with early detection of health complications such as diabetes or hypertension.



Blue Cross Vision offers you the widest range of benefits that makes it easier to take care of your vision, like:

- Affordable rates
- A low \$10 copay for routine eye exams at network providers
- Special negotiated rates on lens options such as UV treatment or scratch protection—we pass the savings on to you
- Your choice of any frames at network retailers, with no restrictions
- Evening and weekend hours at network providers
- The convenience of not needing to submit receipts for in-network providers

You also get significant discounts at network providers:

- **40% off** a complete pair of prescription eyeglasses*
- **20% off** non-prescription sunglasses
- **20% off** your balance beyond plan coverage
- **15% off** the retail price for laser vision correction, or **5% off** the promotional price

THE WIDEST PROVIDER NETWORK

The EyeMedSM Access Network is the largest national network** of vision providers, including famous retail locations like:



FIND A PROVIDER

To find a vision provider, use the Find a Doctor tool on **bcbsri.com** or call **1-855-347-6901**.

For LASIK providers, call **1-877-5LASER6**.

*40% discount available after the funded benefit has been used

**Based on EyeMed internal data compared to data on other vision benefit companies obtained through NetMinder. September 2015

Plus you can shop leading name brands like Ray-Ban®, Oakley®, Coach®, and more. In addition, you can use your benefits when you order contacts online through bcbsri.com, and when you visit Glasses.com or ContactsDirect.com, just like you would in a store.



HOW YOUR PLAN SAVES YOU MONEY

You go to the doctor and have an eye exam, then need to buy new glasses. Here's a look at what the cost would be with your plan vs. without vision coverage. The example is based on a frame that costs \$163 with single vision lenses, and UV and scratch protection. Now look at the difference:



75% SAVINGS with us	With us	Without insurance
	Exam \$10 copay	Exam \$106
	Frame \$163	Frame \$163
	- \$100 allowance	
	\$63	
	- \$13 (20% discount off balance)	
	\$50	
	Lens \$10 copay	Lens \$78
	\$15 UV treatment add-on	\$23 UV treatment add-on
	+ \$15 scratch coating add-on	+ \$25 scratch coating add-on
	\$40	\$126
	Total \$100	Total \$395

Blue Cross Vision - Schedule Plan 3

Access Network



Vision Care Services	In-Network Member Cost	Out-of-Network Member Cost
Exam with Dilation as Necessary Standard Contact Lens Fit and Follow-Up (Contact lens fit and follow-up visits are available once a comprehensive eye exam has been completed.)	\$10 copay Up to \$55 copay	Balance over \$35 N/A
Frames	\$0 copay, up to \$100 allowance; 20% off balance over \$100	Balance over \$50
Standard Plastic Lenses Single Vision Bifocal Trifocal Lenticular Standard Progressive Premium Progressive	\$10 copay \$10 copay \$10 copay \$10 copay \$75 copay \$75 copay, \$120 allowance; 20% off retail price	Balance over \$25 Balance over \$40 Balance over \$55 Balance over \$55 Balance over \$40 Balance over \$40
Lens Options (Paid by the member in addition to the price of the lenses.) UV Treatment Tint (Solid and Gradient) Standard Plastic Scratch Coating Standard Polycarbonate-Adults Standard Polycarbonate-Kids under 19 Standard Anti-Reflective Coating Photocromatic/Transitions Plastic Polarized Other Add-Ons and Services	\$15 copay \$15 copay \$15 copay \$40 copay \$0 copay \$45 copay \$75 copay 20% off retail price 20% off retail price	N/A N/A N/A N/A Balance over \$5 N/A N/A N/A N/A
Contact Lenses (Contact lens allowance includes materials only.) Conventional Disposable	\$0 copay, up to \$115 allowance; 15% off balance over \$115 \$0 copay, up to \$115 allowance; remaining balance over \$115	Balance over \$92 Balance over \$92
Laser Vision Correction LASIK or PRK from U.S. Laser Network	15% off retail price or 5% off promotional price	N/A
Frequency Examination Lenses or Contact Lenses Frames	Once every 12 months Once every 12 months Once every 12 months	Once every 12 months Once every 12 months Once every 24 months

Please Note: Your benefits cannot be combined with any other discounts, coupons, or promotional offers unless otherwise noted in an offer.



This is a summary of your vision benefits. It is not a contract. For details about your coverage, including any limitations or exclusions not noted here, please refer to your subscriber agreement or call our Customer Service Department. If you have questions about receiving medical care, please call your doctor.



www.bcsri.com

500 Exchange Street • Providence, RI 02903-2699

Blue Cross & Blue Shield of Rhode Island is an independent licensee of the Blue Cross and Blue Shield Association.

09/17 VSN-175391-3