



## EXAM PLUS PLAN

### Vision Plan Benefit Summary

When you choose a health plan to cover you and your family, it's important that you consider vision care. Why? Because it's about your total health. A comprehensive eye exam can often detect the early signs of glaucoma, macular degeneration and cataracts. But did you know they can also detect diabetes, heart disease, high blood pressure and more?<sup>1</sup> That's why you will benefit from Blue 20/20 vision coverage.

#### Valuable coverage

Blue Cross and Blue Shield of North Carolina (Blue Cross NC) offers you value. You get great benefits coverage, combined with our experience and affordable rates, along with the EyeMed<sup>®</sup> Access Network, which offers you the largest choice of providers.<sup>2</sup> Plus, your vision coverage is from a name trusted in North Carolina for over 90 years.<sup>3</sup>

#### A plan for your lifestyle

With Blue 20/20, you'll have access to one of the nation's largest vision networks – more than 150,000 providers at both independent and retail locations.<sup>2</sup> With so many locations to choose from, you are sure to find a provider with a schedule that works for you. Many participating locations offer online provider options, convenient evening and weekend hours and walk-in appointments. And, if glasses are purchased online, they can be serviced at any in-network retail location. Plus, you can choose from any available frame at an in-network provider location.

When you visit an in-network provider, benefits will be applied at point of sale with or without a member ID card,<sup>4</sup> and claim forms will be filed for you.

#### Partial list of network providers\*



\*For a full list of providers, go to [BlueCrossNC.com](https://www.bluecrossnc.com), select Members, click on Find Care<sup>5</sup> and then click on the Blue 20/20 button below "Services and cost-saving details for health plan members." Blue Cross NC does not recommend, endorse, warrant or guarantee any specific vendor, product or service available through the EyeMed Access Network, their largest network.

#### Easy online access

You'll get the most out of your vision coverage when you take advantage of our member portal. Any time you go online to [BlueCrossNC.com](https://www.bluecrossnc.com) and log in to your Blue Connect<sup>SM</sup> portal, from the Vision tab you can:

- Find an eyecare provider
- Review your benefits
- Check claim status
- Check for special offers
- View or print member ID card

#### Easy for you

- You have one member ID card and one portal across medical, dental and vision



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Vision Care Benefits	In-Network Copayment or Allowance	Out-of-Network Reimbursement
ROUTINE EYE EXAM	\$10 copayment	Up to \$39
FRAMES <sup>6,7</sup>	Up to \$100 allowance, with 20% discount on remaining balance	Up to \$50
LENS OPTIONS <sup>6,7,8</sup>		
STANDARD PLASTIC LENSES <sup>6,7</sup>		
Single vision	\$25 copayment	Up to \$25
Bifocal	\$25 copayment	Up to \$39
Trifocal	\$25 copayment	Up to \$63
Lenticular	\$25 copayment	Up to \$63
Standard progressive lens	\$25 copayment plus \$65	Up to \$39
Premium progressive lens		
Tier 1	\$25 copayment plus \$85	Up to \$39
Tier 2	\$25 copayment plus \$95	Up to \$39
Tier 3	\$25 copayment plus \$110	Up to \$39
Tier 4	80% of retail less \$120 allowance, plus \$25 copayment plus \$65	Up to \$39
ADD-ONS & SERVICES		
UV treatment, tint, scratch coating, photochromatic, anti-reflective coating	Discounts vary; see next page for details	Discounts do not apply
OR		
CONTACT LENSES <sup>7</sup>		
Conventional	Up to \$100 allowance, with 15% discount on remaining balance	Up to \$120
OR		
Disposable	Up to \$100 allowance	Up to \$120
Medically necessary	\$0 copayment	Up to \$200
LASER VISION CORRECTION LASIK or PRK from U.S. Laser Network	15% off the retail price or 5% off the promotional price	Discount does not apply
FREQUENCY		
Exam	Once every 12 months	
Lenses OR Contact lenses	Once every 12 months	
Frames	Once every 12 months	

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## There's more: Discounts honored at in-network providers

### GLASSES & SUNGLASSES

- 20% off additional partial pair of eyeglasses (frames only or lenses only)
- 40% off additional complete pairs of prescription eyeglasses and prescription sunglasses (frames/lenses/lens add-ons)
- 20% off non-prescription glasses/sunglasses

### ADDITIONAL CONTACT SERVICES

- Retinal imaging discounted to \$39
- Contact lens fittings discounted to \$55 for standard fit, 10% off premium
- 15% off retail or 5% off promo price for LASIK Vision Correction
- 15% off conventional contact lenses

LENS OPTIONS	MEMBER DISCOUNTED COST
Anti-Reflective Coating	
Standard	\$45
Premium Tier 1	\$57
Premium Tier 2	\$68
Premium Tier 3	20% off retail price
Photochromic Plastic	\$75
Polycarbonate Standard	
Age 19 and older	\$40
Age 18 and younger	\$0 copayment
Scratch Coating – Standard Plastic	\$15
Tint – Solid or Gradient	\$15
UV Treatment	\$15
All Other Lens Options	20% off retail price

### Learn more

Discounts are updated on your Blue 20/20 member portal, [BlueConnectNC.com](https://BlueConnectNC.com).

Blue Cross and Blue Shield of North Carolina (Blue Cross NC) provides free aids to service people with disabilities as well as free language services for people whose primary language is not English. Please contact the Customer Service number on the back of your ID card for assistance.

*Blue Cross and Blue Shield of North Carolina (Blue Cross NC) proporciona asistencia gratuita a las personas con discapacidades, así como servicios lingüísticos gratuitos para las personas cuyo idioma principal no es el inglés. Comuníquese con el número que aparece en el reverso de su tarjeta del seguro para obtener ayuda.*

#### Plan Limitations & Exclusions:

This is a partial list of services that are not covered by Blue 20/20. Refer to the member booklet for a full list of exclusions.

- Orthoptic or vision training, subnormal vision aids and any associated supplemental testing;
- Aniseikonic lenses;
- Medical and/or surgical treatment of the eye, eyes or supporting structures;
- Any eye or vision examination, or any corrective eyewear required by a policyholder as a condition of employment;
- Safety eyewear;
- Services provided as a result of any workers' compensation law, or similar legislation, or required by any governmental agency or program whether federal, state or subdivisions thereof;
- Plano (non-prescription) lenses and/or contact lenses;
- Non-prescription sunglasses;
- Two pairs of glasses in lieu of bifocals;
- Services rendered after the date an insured person ceases to be covered under the policy, except when vision materials ordered before coverage ended are delivered, and the services rendered to the insured person are within 31 days from the date of such order;
- Services or materials provided by any other group benefit plan providing vision care;
- Lost or broken lenses, frames, glasses or contact lenses will not be replaced except in the next benefit frequency when vision materials would next become available.

1 "What Your Eyes Reveal About Your Overall Health," Permanente Medicine, May 4, 2022, [mydoctor.kaiserpermanente.org/mas/news/what-your-eyes-reveal-about-your-overall-health-1999181](https://mydoctor.kaiserpermanente.org/mas/news/what-your-eyes-reveal-about-your-overall-health-1999181) (Accessed August 2022).

2 EyeMed Vision Care; EyeMed Access Network provider listing as of May 12, 2023.

3 Blue Cross Blue Shield Association internal data; February 2023.

4 ID cards are for identification purposes only. They do not guarantee eligibility or payment of your claim.

5 Blue Cross and Blue Shield of North Carolina (Blue Cross NC) offers several decision support tools to aid our members in making decisions around their health care experience. These tools are offered for convenience and should be used only as reference tools. Members should consult their own legal counsel, tax advisor or personal physician as applicable throughout their health care experience.

6 These discounts are not insured benefits and are for in-network providers only. Additional discounts: 40% off additional complete pairs of prescription eyeglasses; 20% off nonprescription sunglasses.

7 Benefit allowances provide no remaining balance for future use within the same benefit frequency. Certain brand name vision materials in which the manufacturer imposes a no-discount practice are excluded.

8 Benefit assumes either eyeglass lens or contact lens.

On behalf of Blue Cross NC, EyeMed Vision Care (EyeMed) assists in the network services of our Blue 20/20 product. EyeMed is an independent company that is solely responsible for the services it provides. EyeMed does not offer Blue Cross or Blue Shield products or services.

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