



2021 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? First, your vision is an important thing to protect. Second, through a comprehensive eye exam, an eye doctor can often see early signs of glaucoma, brain tumors, cataracts, diabetes, heart disease, high blood pressure, high cholesterol, some cancers, neuromuscular diseases, rheumatic diseases and sickle cell anemia.¹ For these reasons, your employer offers Blue 20/20 vision coverage from the most preferred health insurer in North Carolina.²

Valuable coverage

Blue Cross and Blue Shield of North Carolina (Blue Cross NC) offers affordable vision coverage for individuals and families, all powered by EyeMed Vision Care.³

A plan for your lifestyle

With Blue 20/20, you'll have access to one of the nation's largest vision networks – more than 100,000 providers at both independent and retail locations.⁴ With so many locations to choose from, you're sure to find a provider with a schedule that works for you. In fact, more than 70% of participating locations offer convenient evening and weekend appointment hours,⁴ online provider options and walk-in appointments.

Blue 20/20 is easy to use. There is no need for an ID card when you visit an in-network provider, and there won't be any claim forms to fill out because your benefit is applied at point of sale. Plus, you can choose any available frame at an in-network provider location.

Partial list of network providers*



*For a full list go to Blue2020NC.com. Blue Cross NC does not recommend, endorse, warrant or guarantee any specific vendor, product or service available through EyeMed.

Easy online access

You will have access to all of your Blue Cross NC plans through Blue ConnectSM. Anytime you go online to BlueCrossNC.com and log into your Blue Connect portal, from the Vision tab you can:

- + View your benefit details
- + Check claim status
- + Locate a provider
- + View general eye health and wellness information

Learn more

Ask your employer how you can enroll in Blue 20/20 today.

Blue20/20SM Exam Plus

Exam Plus Benefits [†]		
Vision Care Benefit	In-Network Copayment or Allowance	Out-of-Network Reimbursement ⁵
ROUTINE EYE EXAM	\$10 copayment	Up to \$39
FRAMES ⁶	\$100 allowance with 20% discount on remaining balance	50% of allowance
OPTIONS FOR LENS OR CONTACT LENSES		
STANDARD PLASTIC LENSES		
Single vision	\$25 copay	Up to \$25
Bifocal	\$25 copay	Up to \$39
Trifocal	\$25 copay	Up to \$63
Lenticular	\$25 copay	Up to \$63
Standard progressive lens ⁷	\$25 copay plus \$65	Up to \$39
Premium progressive lens ⁷		
Tier 1	\$25 copay plus \$85	Up to \$39
Tier 2	\$25 copay plus \$95	Up to \$39
Tier 3	\$25 copay plus \$110	Up to \$39
Tier 4	80% of retail less \$120 allowance, plus \$25 copay plus \$65	Up to \$39
ADD-ONS AND SERVICES ⁷	Go to your member portal, for appropriate member costs.	
UV treatment, tint, scratch coating, photochromatic, antireflective coating		
CONTACT LENS OPTIONS ⁸		
Conventional or	15% discount on remaining balance after \$100 allowance	80% of allowance
Disposable	\$100 allowance	80% of allowance
Medically necessary	\$0 copayment	\$200
LASER VISION CORRECTION ⁷		
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	

Limitations & Exclusions

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

- Lost or broken lenses, frames, glasses or contact lenses
- Non-prescription lenses, contact lenses or sunglasses
- Two pairs of glasses in place of bifocals
- Medical and/or surgical treatment of the eye, eyes or supporting structures
- Vision training, orthoptic services, aniseikonic lenses, subnormal vision aids or any associated supplemental testing
- Services required by any governmental agency or program, or as a result of any workers' compensation law or similar legislation
- Any eye or vision examination or corrective eyewear ordered by a member's employer, including safety eyewear
- Services or materials provided by any other group benefit plan providing vision care
- Services rendered after the last date of coverage, unless materials are ordered before the end of coverage and services are rendered within 31 days of the order
- Benefit allowances provide no remaining balance for future use within the same benefit frequency

1 James, S.D. (2012, April 11). Get an Eye Exam: Arthritis to Cancer Seen in Eye. Retrieved from abcnews.go.com. (Accessed June 2019).

2 Blue Cross NC Brand Tracking; survey conducted by Maru, an independent market research firm, May 2018.

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

4 EyeMed Provider Listing, July 2019.

5 Your actual expenses for covered services may exceed the stated coinsurance percentage or copayment amount because actual provider charges may not be used to determine the vision benefit plan's and member's payment obligations.

6 Certain brand name vision materials in which the manufacturer imposes a no-discount practice are excluded.

7 Indicates a service that is not a regular part of your vision benefit plan.

8 Discount applies to materials only and not fittings for contact lenses.

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[†] For costs and further details of the coverage, including exclusions, and reductions or limitations and terms under which the policy may be continued in force, see your benefit administrator. This brochure contains a summary of benefits only. It is not your vision plan policy. Your policy is your vision plan contract. If there is any difference between this brochure and the policy, the provisions of the policy will control. You may be entitled to additional discounts. Check your provider listing for more information.

