Regular eye exams: A window to your health.

Blue Cross Vision plans give you access to private practice providers, retail locations like Target Optical, Pearle Vision, America’s Best and Shopko Optical, as well as online providers like 1800Contacts.com and glasses.com, through the Davis Vision network.¹

You’ll also enjoy savings at participating providers on:

- Eye exams — 100 percent coverage for routine eye exam after a small copay
- Eyeglasses and contact lenses
- Breakage warranty, scratch-resistant coating and tinting of plastic lenses
- Blue light lens coverage — to protect your eyes from harmful blue light emitted from electronic devices
- Davis Vision Exclusive Collection frames
- Enhanced benefits at Visionworks
- LASIK discounts — 40 to 50 percent off national average pricing²

1 Davis 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.
2 Laser vision correction services administered by QualSight, LLC. 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.
3 Retail partners of Davis Vision.
4 Centers for Disease Control and Prevention, 2015.

SIGN UP TODAY
Talk with your employer to sign up or to get more information.

VISION ID CARD: YOUR ACCESS TO EYE CARE

Use your vision member ID card when you want to access benefits through your vision plan.

To find a provider, visit bluecrossmn.com/findaneyedoctor

1 OF EVERY 2 ADULTS has at least one chronic health issue that an eye exam can help detect.⁴
### 2021 Blue Cross Vision

#### Value Standard Exam and Eyewear – Option 1

<table>
<thead>
<tr>
<th></th>
<th>In-network benefit</th>
<th>Out-of-network reimbursements</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>EYE EXAMS – One exam every 12 months</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Eye exam</td>
<td>Includes dilation when recommended by eye care professional</td>
<td>Eye exam: $40</td>
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<tr>
<td></td>
<td>100% after $10 copay</td>
<td>Frames: $50</td>
</tr>
<tr>
<td><strong>PRESCRIPTION GLASSES – Benefit available for eyeglass lenses or contact lenses once every 12 months</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lenses*</td>
<td>Single vision, lined bifocal, trifocal, lenticular, polycarbonate (dependent children)</td>
<td>Lenses:</td>
</tr>
<tr>
<td></td>
<td>100% after $25 copay</td>
<td>- Single vision: $40</td>
</tr>
<tr>
<td></td>
<td></td>
<td>- Bifocal/progressive: $60</td>
</tr>
<tr>
<td>Frames</td>
<td>1 every 12 months</td>
<td>- Trifocal: $80</td>
</tr>
<tr>
<td></td>
<td></td>
<td>- Lenticular: $100</td>
</tr>
<tr>
<td>Davis Vision Exclusive Collection**</td>
<td></td>
<td>Contact lenses:</td>
</tr>
<tr>
<td></td>
<td>- Fashion level</td>
<td>- Elective: $105</td>
</tr>
<tr>
<td></td>
<td>- Designer level</td>
<td>- Visually required: $225</td>
</tr>
<tr>
<td></td>
<td>- Premier level</td>
<td></td>
</tr>
<tr>
<td>Non-Davis Vision Exclusive Collection††</td>
<td>No copay: plan pays up to $180 plus 20% discount on remaining costs***</td>
<td></td>
</tr>
<tr>
<td></td>
<td>No copay: plan pays up to $130 plus 20% discount on remaining costs***</td>
<td></td>
</tr>
<tr>
<td><strong>EYE GLASS ENHANCEMENTS</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Tinting of plastic lenses</td>
<td>Member pays $0</td>
<td>Your eyecare/eyewear provider can assist you with this, or you can contact customer service at the number on your vision member ID card.</td>
</tr>
<tr>
<td>- Scratch-resistant coating</td>
<td>Standard: $0 / Premium: $30</td>
<td>**Davis Vision Exclusive Collection available at most independent providers and private practice locations. Collection is subject to change.</td>
</tr>
<tr>
<td>- Polycarbonate lenses</td>
<td>Member pays $0</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Member pays $12</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Standard: $35 / Premium: $48 / Ultra: $60 / Ultimate: $85</td>
<td>***Additional discount not available at Costco, Walmart, Sam’s Club or participating online retail providers.</td>
</tr>
<tr>
<td></td>
<td>Member pays $15</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Standard: $50 / Premium: $90 / Ultra: $140 / Ultimate: $175</td>
<td>^ Available at most participating independent provider offices.</td>
</tr>
<tr>
<td>- Ultraviolet coating</td>
<td>Member pays $55 / $120</td>
<td>^Available at participating retail providers.</td>
</tr>
<tr>
<td>- Antireflective coating</td>
<td>Member pays $75</td>
<td>^Visual required (also known as medically necessary) means that optimal visual correction cannot be achieved with prescription eyeglasses but can be achieved with contact lens wear. Conditions that may commonly justify visually required lenses include keratoconus, anisometropia, aniseikonia, high astigmatism, pathological myopia, post-traumatic disorders, aphakia, aniridia, and certain corneal conditions.</td>
</tr>
<tr>
<td>- Blue lens filtering</td>
<td>Member pays $65</td>
<td></td>
</tr>
<tr>
<td>- Progressive lenses</td>
<td>Single vision: $20 / Multifocus vision: $40</td>
<td></td>
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<tr>
<td>- High-index lenses</td>
<td></td>
<td></td>
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<tr>
<td>- Polarized lenses</td>
<td></td>
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<tr>
<td>- Plastic photochromic lenses</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Scratch protection plan</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>CONTACT LENSES – Benefit available for eyeglass lenses or contact lenses once every 12 months</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Collection contact lenses†</td>
<td>up to 4 boxes</td>
<td><strong>Plan pays up to $130 plus 15% discount on remaining costs</strong>*</td>
</tr>
<tr>
<td></td>
<td>up to 2 boxes</td>
<td></td>
</tr>
<tr>
<td>Non-collection contact lens allowance††</td>
<td>Plan pays up to $130 plus 15% discount on remaining costs***</td>
<td></td>
</tr>
<tr>
<td></td>
<td>100% after $25 copay</td>
<td></td>
</tr>
<tr>
<td>Visually required contact lenses†† (preauthorization required)</td>
<td>$25 copay; after copay, plan pays up to $60 plus 15% discount on remaining costs***</td>
<td></td>
</tr>
<tr>
<td></td>
<td>100%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>100% after $25 copay</td>
<td></td>
</tr>
</tbody>
</table>

This plan provides vision coverage only. Your vision plan’s benefit booklet will contain more details on standard plan exclusions and frequency limitations.

Davis Vision is an independent company providing vision benefit management services and access to their network. Each provider in the network is an independent contractor and is not our agent. If you receive services from a nonparticipating provider, you will be responsible for the difference between what Blue Cross will reimburse and what the provider bills.

Blue Cross® and Blue Shield® of Minnesota and Blue Plus® are nonprofit independent licensees of the Blue Cross and Blue Shield Association.
Welcome to your Blue Cross Vision plan.

Thank you for choosing Blue Cross and Blue Shield of Minnesota for your vision benefits. We’re looking forward to serving you and want to get you off to a great start as a plan member. Here are answers to some questions you may have about your vision plan.

**Q. HOW DO I FIND AN EYE CARE PROFESSIONAL IN THE NETWORK?**

As a Blue Cross Vision plan member, you’ll have access to the Davis Vision network. To find an in-network vision provider, use the Find a Doctor tool on the Blue Cross website. To find an in-network vision provider:

- Visit bluecrossmn.com/findaneyedoctor

**Q. WHAT INFORMATION WILL MY EYE CARE PROVIDER NEED FROM ME?**

When scheduling an appointment, you will need to have your vision member ID number ready. This number is on your vision ID card. When you arrive at your appointment, you’ll need to present your vision ID card.

**Q. DOES MY PLAN INCLUDE AN EYE EXAM? IF SO, WHAT IS AN EXAM COPAY?**

Some plans do not include an exam, but do include discounts on eyeglasses and contact lenses. An exam copay (or copayment) is a set fee you pay for a visit with an eye care professional. Typically you pay your copay at the time of the appointment.

**Q. WHAT IS A FRAME ALLOWANCE?**

A frame allowance is the amount your plan will pay toward your eyeglass frames. You will be responsible to pay any remaining amount.

**Q. WHERE CAN I FIND MY MEMBER ID NUMBER?**

Your member ID number can be found on the front of your vision ID card under your name.

Your member ID number can be found on the front of your vision ID card under your name.

**Q. WHERE CAN I FIND THE DAVIS VISION EXCLUSIVE COLLECTION OF FRAMES?**

The Davis Vision Exclusive Collection is a collection of more than 200 frames that are valued up to $195. You can choose from the Fashion level, Designer level or Premier level. This collection is available at most in-network private practice providers. If you choose not to purchase from the collection, you can still use the frame allowance. Davis Vision Exclusive Collection is available at most independent providers and private practice locations. Collection is subject to change.
Q. WHERE CAN I FIND THE NON-DAVIS VISION EXCLUSIVE COLLECTION OF FRAMES?
The non-Davis Exclusive Collection of frames is available at in-network retailers. Your frame allowance will be higher when you purchase your frames from a Visionworks store. You will automatically receive the frame allowance increase.

Q. WHAT IS AN EYEGLASS ENHANCEMENT?
Typical enhancements are progressive lenses (or multifocal lenses), polarized lenses, scratch protection and antireflective coating. There is a copay for each enhancement. You will be responsible for the additional costs above what the plan pays.

Q. CAN I GET MY CONTACT LENS EVALUATION AND FITTING DURING MY ROUTINE EYE EXAM?
A contact lens evaluation and fitting is a separate service from a routine exam. There is a separate copay for your contact lens evaluation and fitting.

Q. 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 options include popular contact lens brands.

Q. CAN I GET GLASSES AND CONTACT LENSES IN THE SAME YEAR?
Your plan will cover eyeglasses lenses or contact lenses, but not both.

Q. WHAT IF MY PROVIDER IS NOT IN NETWORK?
Your plan will provide a set amount for reimbursement of frames, eyeglass lenses or contact lenses when your provider is not in network. You will need to submit a claim form to receive reimbursement. You must include either your provider’s signature on the claim form or attach a detailed receipt with the claim form.

The claim form can be downloaded from your vision plan member website. It is also available on the Blue Cross website. To find the claim form, visit bluecrossmn.com, then:

1. Hover over “For Members” at the top of the page
2. Click on “Claims” from the drop-down menu
3. Click on “Find other claim forms” under the section titled Submitting claims to Blue Cross
4. Click on “Claims” and choose “Vision Plan Claim Form”

Q. CAN I USE MY VISION PLAN BENEFITS TO PURCHASE MY GLASSES OR CONTACT LENSES ONLINE?
Yes, in-network benefits are available online at participating providers like 1800Contacts.com and glasses.com. If you choose to order your contacts or glasses online from a nonparticipating provider you will need to submit a claim form (see above) for reimbursement.

Davis 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.

Your plan covers a wide variety of lenses. Be sure the lenses you choose are covered by your plan. You’ll have to pay the full cost for lenses your plan doesn’t cover. Your eye care/eyewear provider can assist you with this, or you can contact customer service at the number on your vision member ID card.
NOTICE OF NONDISCRIMINATION PRACTICES

Effective July 18, 2016

Blue Cross and Blue Shield of Minnesota and Blue Plus (Blue Cross) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or gender. Blue Cross does not exclude people or treat them differently because of race, color, national origin, age, disability, or gender.

Blue Cross provides resources to access information in alternative formats and languages:

- Auxiliary aids and services, such as qualified interpreters and written information available in other formats, are available free of charge to people with disabilities to assist in communicating with us.
- Language services, such as qualified interpreters and information written in other languages, are available free of charge to people whose primary language is not English.

If you need these services, contact us at 1-800-382-2000 or by using the telephone number on the back of your member identification card. TTY users call 711.

If you believe that Blue Cross has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or gender, you can file a grievance with the Nondiscrimination Civil Rights Coordinator

- by email at: Civil.Rights.Coord@bluecrossmn.com
- by mail at: Nondiscrimination Civil Rights Coordinator
  Blue Cross and Blue Shield of Minnesota and Blue Plus
  M495
  PO Box 64560
  Eagan, MN 55164-0560
- or by phone at: 1-800-509-5312

Grievance forms are available by contacting us at the contacts listed above, by calling 1-800-382-2000 or by using the telephone number on the back of your member identification card. TTY users call 711. If you need help filing a grievance, assistance is available by contacting us at the numbers listed above.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights

- electronically through the Office for Civil Rights Complaint Portal, available at: https://ocrportal.hhs.gov/ocr/portal/lobby.jsf
- by phone at:
  1-800-368-1019 or 1-800-537-7697 (TDD)
- or by mail at:
  U.S. Department of Health and Human Services
  200 Independence Avenue SW
  Room 509F
  HHH Building
  Washington, DC 20201


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This information is available in other languages. Free language assistance services are available by calling the toll free number below. For TTY, call 711.

Si habla español, tiene a su disposición servicios gratuitos de asistencia con el idioma. Llame al 1-855-903-2583. Para TTY, llame al 711.


Haddii aad ku hadasho Soomaali, adigu waxaad heli kartaa caawimo luqad lacag la'aan ah. Wac 1-866-251-6736. Markay tahay dad maqalku ku adag yahay (TTY), wac 711.


Afaan Oromoo dubbattu yoo ta‘e, tajaajila gargaarsa afaan hiikuu kaffaltii malee. Argachuuf 1-855-315-4016 bilbilaa. TTY dhaaf, 711 bilbilaa.

Si vous parlez français, des services d’assistance linguistique sont disponibles gratuitement. Appelez le +1-855-315-4029. Pour les personnes malentendantes, appelez le 711.


Kung nagsasalita kayo ng Tagalog, mayroon kayong magagamit na libreng tulong na mga serbisyo sa wika. Tumawag sa 1-866-537-7720. Para sa TTY, tumawag sa 711.

Если Вы говорите по-русски, Вы можете воспользоваться бесплатными услугами переводчика. Звоните 1-855-315-4028. Для использования телефонного аппарата с текстовым выходом звоните 711.

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