



# BLUE CROSS VISION

Arrowhead Economic Opportunity Agency

## 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.<sup>1</sup> 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 pricing<sup>2</sup>

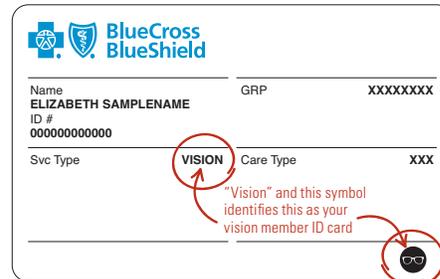
**4 OUT OF 5** 

**TOP OPTICAL RETAILERS PARTICIPATE**  
including Visionworks, Costco, Walmart and Sam’s Club<sup>3</sup>

 **1 OF EVERY 2 ADULTS** has at least one chronic health issue that an eye exam can help detect.<sup>4</sup>

## 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](http://bluecrossmn.com/findaneyedoctor)

## SIGN UP TODAY

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

<sup>1</sup>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.

<sup>2</sup>Laser vision correction services administered by QualSight, LLC<sup>®</sup>. 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.

<sup>3</sup>Retail partners of Davis Vision.

<sup>4</sup>Centers for Disease Control and Prevention, 2015.

# 2021 Blue Cross Vision

## Value Standard Exam and Eyewear – Option 1



	In-network benefit	Out-of-network reimbursements
<b>EYE EXAMS – One exam every 12 months</b>		
<b>Eye exam</b> Includes dilation when recommended by eye care professional	100% after \$10 copay	Eye exam: \$40
<b>PRESCRIPTION GLASSES – Benefit available for eyeglass lenses <i>or</i> contact lenses once every 12 months</b>		
<b>Lenses*</b> Single vision, lined bifocal, trifocal, lenticular, polycarbonate (dependent children)	100% after \$25 copay	Frames: \$50 Lenses: - Single vision: \$40 - Bifocal/progressive: \$60 - Trifocal: \$80 - Lenticular: \$100
<b>Frames</b> <b>Davis Vision Exclusive Collection**</b> - Fashion level - Designer level - Premier level	1 every 12 months  100%; no copay 100%; no copay 100%; \$25 copay	Contact lenses: - Elective: \$105 - Visually required: \$225
<b>Non-Davis Vision Exclusive Collection**</b> - Visionworks stores - Frames available from other participating retailers	No copay: plan pays up to \$180 plus 20% discount on remaining costs*** No copay: plan pays up to \$130 plus 20% discount on remaining costs***	*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.
<b>EYE GLASS ENHANCEMENTS</b>		
- Tinting of plastic lenses - Scratch-resistant coating - Polycarbonate lenses - Dependent children, monocular patients and those with a prescription of +/-6.00 diopters or greater - Adults - Ultraviolet coating - Antireflective coating - Blue lens filtering - Progressive lenses - High-index lenses - Polarized lenses - Plastic photochromic lenses - Scratch protection plan	Member pays \$0 Standard: \$0 / Premium: \$30  Member pays \$0  Member pays \$30 Member pays \$12 Standard: \$35 / Premium: \$48 / Ultra: \$60 / Ultimate: \$85 Member pays \$15 Standard: \$50 / Premium: \$90 / Ultra: \$140 / Ultimate: \$175 Member pays \$55 / \$120 Member pays \$75 Member pays \$65 Single vision: \$20 / Multifocus vision: \$40	Your eyecare/eyewear provider can assist you with this, or you can contact customer service at the number on your vision member ID card. **Davis Vision Exclusive Collection available at most independent providers and private practice locations. Collection is subject to change. ***Additional discount not available at Costco, Walmart, Sam's Club or participating online retail providers. † Available at most participating independent provider offices. ††Available at participating retail providers. †††Visually 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.
<b>CONTACT LENSES – Benefit available for eyeglass lenses <i>or</i> contact lenses once every 12 months</b>		
<b>Collection contact lenses†</b> - Disposable - Non-disposable - Evaluation, fitting and follow-up care	up to 4 boxes up to 2 boxes 100% after \$25 copay	
<b>Non-collection contact lens allowance††</b> - Evaluation, fitting and follow-up care for standard lenses - Evaluation, fitting and follow-up care for specialty lenses	Plan pays up to \$130 plus 15% discount on remaining costs*** 100% after \$25 copay \$25 copay; after copay, plan pays up to \$60 plus 15% discount on remaining costs***	
<b>Visually required contact lenses†††</b> (preauthorization required) - Materials - Evaluation, fitting and follow-up care	100% 100% after \$25 copay	

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 VISION PLAN

## Frequently asked questions

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](http://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?

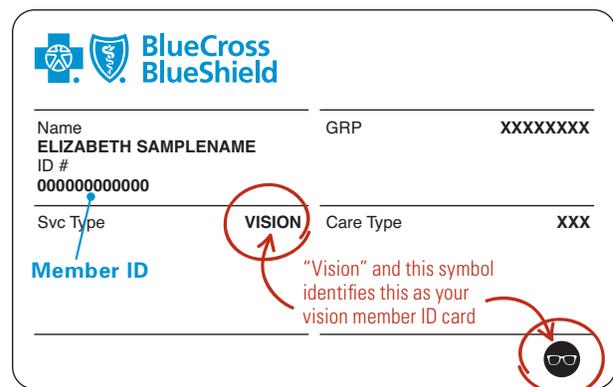
Some plans do not include an exam, but do include discounts on eyeglasses and contact lenses. An exam copay (or copayment) is a set fee you pay for a visit with an eye care professional. Typically you pay your copay at the time of the appointment.

### 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.



### 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 EYEGLOSS 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](http://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.



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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](mailto: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

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

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.

Yog tias koj hais lus Hmoob, muaj kev pab txhais lus pub dawb rau koj. Hu rau 1-800-793-6931. Rau TTY, hu rau 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.

နမူကတိကညီကိုးဒီး, တကယ့်နကိုင်တမၤစၢကလိတဖၣ်န့ၣ်လီၤ. ကိ: 1-866-251-6744 လၢ TTY  
အဂီၢ်, ကိ: 711 တက့ၢ်.

إذا كنت تتحدث العربية، تتوفر لك خدمات المساعدة اللغوية المجانية. اتصل بالرقم 1-866-569-9123. للهاتف النصي  
اتصل بالرقم 711.

Nếu quý vị nói Tiếng Việt, có sẵn các dịch vụ hỗ trợ ngôn ngữ miễn phí cho quý vị. Gọi số 1-855-315-4015. Người dùng TTY xin gọi 711.

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

如果您說中文，我們可以為您提供免費的語言協助服務。請撥打 1-855-315-4017。聽語障專 (TTY)，請撥打 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.

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.

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한국어를 사용하시는 경우, 무료 언어 지원 서비스가 제공됩니다. 1-855-904-2583 으로 전화하십시오. TTY 사용자는 711 로 전화하십시오.

ຖ້າເຈົ້າເວົ້າພາສາລາວໄດ້, ມີການບໍລິການຊ່ວຍເຫຼືອພາສາໃຫ້ເຈົ້າພຣີ. ໃຫ້ໂທຫາ 1-866-356-2423 ສໍາລັບ. TTY, ໃຫ້ໂທຫາ 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.

Wenn Sie Deutsch sprechen, steht Ihnen fremdsprachliche Unterstützung zur Verfügung. Wählen Sie 1-866-289-7402. Für TTY wählen Sie 711.

ប្រសិនបើអ្នកនិយាយភាសាខ្មែរមន អ្នកអាចរកបានសេវាជំនួយភាសាឥតគិតថ្លៃ។ ទូរស័ព្ទមកលេខ 1-855-906-2583 ។ សម្រាប់ TTY សូមទូរស័ព្ទមកលេខ 711 ។

Diné k'ehjí yáníłt'i'go saad bee yát'i' éí t'áájíík'e bee níká'a'doowołgo éí ná'ahoot'i'. Kojí éí béesh bee hodíílnih 1-855-902-2583. TTY biniiyégo éí 711 jí' béesh bee hodíílnih.

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