



BlueCrossVision

VISION PLANS FOR YOUR BUSINESS

Plans for Groups and Businesses
with FEWER THAN 50 EMPLOYEES



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SEE THE VALUE OF INTEGRATION

There are significant benefits to employing a holistic strategy for medical and vision coverage. Besides measuring vision, routine eye exams are a simple, non-invasive tool that can help identify early signs of certain chronic health conditions, including high blood pressure, diabetes, heart disease, and high cholesterol.¹

- **5.3 million** U.S. adults have diabetic retinopathy, which is the number one cause of blindness in Americans 18 and older.²
- **24.4 million** U.S. adults over age 40 have cataracts, which can result in double or blurred vision.²
- **Up to 25%** of school-age children may have vision problems that can affect learning.³

Focus on employee engagement

Adding comprehensive vision coverage can also be a low-cost investment in employee engagement and satisfaction, as well as a differentiator in attracting top talent. Plus, vision coverage can support increased productivity. One recent study found a direct correlation between:

- Lost productivity and poor vision correction, particularly among workers who complete complex and/or repetitive computer tasks like data entry.
- The amount of time required for completion of a computer task and proper vision. When workers operated with uncorrected vision, they took much longer to perform computer-related tasks.⁴



¹American Academy of Ophthalmology, "Frequency of Ocular Examinations," 2009

²Centers for Disease Control and Prevention, 2015

³Vision Council, February 2012 Parent for Child Report

⁴Gary Heiting, "Worker Productivity and Computer Vision Syndrome," All About Vision, January 2015.

REASONS EMPLOYERS CHOOSE BLUE CROSS VISION

We know vision coverage can be important to your employees—nearly 81% of U.S. adults need vision correction—and we know that a full-service solution is important to you. That’s why we give you the option to add Blue Cross Vision plans to your benefits package. Our vision plans provide:

1. **Access.**

Nationwide network of over 115,000 eye care providers at more than 26,700 locations nationwide—including more than 420 providers in 80+ locations across RI—with easy access to provider listings through **myBCBSRI**.*

2. **Affordability.**

Competitive rates for individual through family plans.

3. **Convenience.**

No receipts to submit for in-network services.

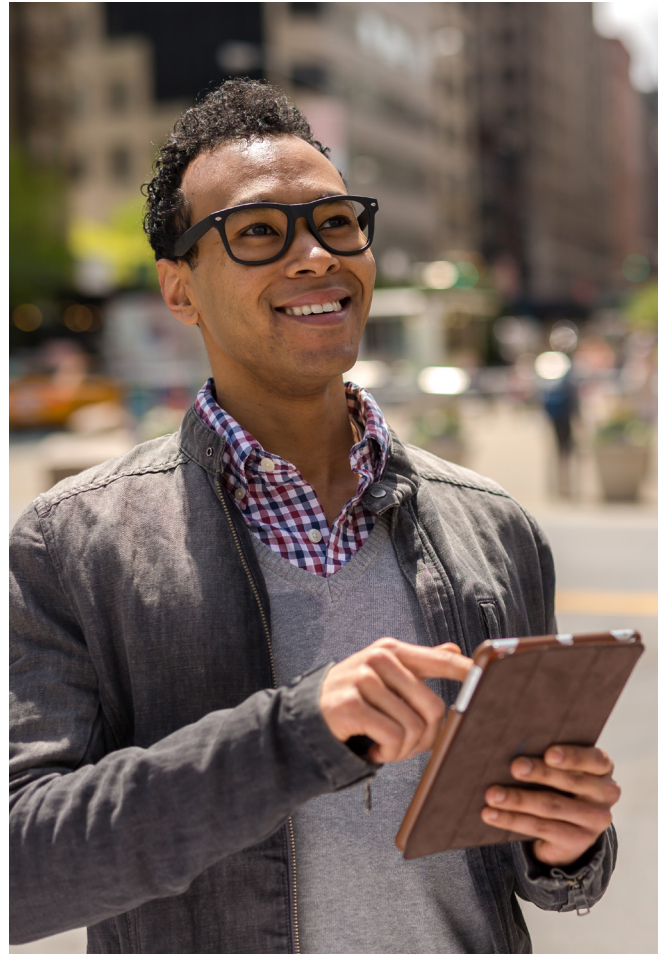
4. **Choice.**

The ability to select the plan type that works best for you and your employees:

- Allowance plan – Provides an allowance for eyewear
- Schedule plan – Includes an annual routine eye exam and eyewear allowance

5. **Savings.**

With our Schedule Plans, Blue Cross Vision members only pay a \$10 copay for routine eye exams and get special negotiated rates on lens options, as well as 15% off conventional contact lenses.



*EyeMedSM Vision Care Insight Network (Insight), May 2021, The national EyeMed Insight Network can be found in eyemedvisioncare.com

OFFERING GREATER CONVENIENCE, VALUE, AND CHOICE

More ways to purchase eyewear

Consumer shopping habits are changing. Today, 13% of all eyewear purchases are made online—and that number is sure to grow. That's why BCBSRI vision coverage includes online options as well as traditional in-person services, both offered through the expansive EyeMedSM Insight Network of providers.



IN-PERSON

Independent provider network

LENSCRAFTERS[®]
♥️ 👁️

PEARLE
EST. 1961
VISION[™]

TARGET
Optical

Ray-Ban



ONLINE

GLASSES.COM contactsdirect

LENSCRAFTERS[®]
♥️ 👁️

TARGET
Optical

Ray-Ban

77% Savings With Schedule Plan 1

| | |
|--------------|----------------------------------|
| Exam | \$10 copay |
| Frame | \$163 |
| | - \$130 allowance |
| | <hr/> \$33 |
| | - \$7 (20% discount off balance) |
| | <hr/> \$26 |
| Lens | \$25 copay |
| | \$15 UV treatment add-on |
| | + \$15 scratch coating add-on |
| | <hr/> \$55 |
| Total | \$91 |

71% Savings With Schedule Plan 2

| | |
|--------------|-----------------------------------|
| Exam | \$10 copay |
| Frame | \$163 |
| | - \$100 allowance |
| | <hr/> \$63 |
| | - \$13 (20% discount off balance) |
| | <hr/> \$50 |
| Lens | \$25 copay |
| | \$15 UV treatment add-on |
| | + \$15 scratch coating add-on |
| | <hr/> \$55 |
| Total | \$115 |

These examples are for illustration purposes only and do not represent actual costs or reflect all of the terms and conditions that may apply to your coverage. For details about coverage, please refer to the subscriber agreement or contact your BCBSRI sales representative or broker.

**40% discount available after the allowance and discount has been used*

EyeMed Vision Care is an independent company, contracted by Blue Cross & Blue Shield of Rhode Island to provide vision benefit management services.

Significant discounts at network providers

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

Leading brands

A|X
ARMANI EXCHANGE

COACH
NEW YORK

OAKLEY

Persol

DKNY
DONNA KARAN NEW YORK

DOLCE & GABBANA

Ray-Ban

VOGUE
EYEWEAR



75% Savings

With Schedule Plan 3

| | |
|--------------|-----------------------------------|
| Exam | \$10 copay |
| Frame | \$163 |
| | - \$100 allowance |
| | \$63 |
| | - \$13 (20% discount off balance) |
| | \$50 |
| Lens | \$10 copay |
| | \$15 UV treatment add-on |
| | + \$15 scratch coating add-on |
| | \$40 |
| Total | \$100 |

Without insurance

| | |
|--------------|-------------------------------|
| Exam | \$106 |
| Frame | \$163 |
| Lens | \$78 |
| | \$23 UV treatment add-on |
| | + \$25 scratch coating add-on |
| | \$126 |
| Total | \$395 |

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BUSINESS BENEFIT HIGHLIGHTS

Which Blue Cross Vision plan is right for you and your employees?

The chart below highlights the in-network costs associated with each plan. All plans feature the national **Insight** network.

| | Schedule Plan 1 | Schedule Plan 2 | Schedule Plan 3 | Allowance Plan 1 | Allowance Plan 2 |
|---|---|---|---|--|--|
| Routine eye exam | \$10 copay | \$10 copay | \$10 copay | Not covered | Not covered |
| Frames | \$130 allowance plus 20% off balance over \$130 | \$100 allowance plus 20% off balance over \$100 | \$100 allowance plus 20% off balance over \$100 | \$200 allowance plus 20% off balance over \$200 | \$100 allowance plus 20% off balance over \$100 |
| Standard plastic lenses <i>(single vision, bifocal, trifocal, lenticular)</i> | \$25 copay | \$25 copay | \$10 copay | | |
| Standard progressive lenses Premium progressive lenses | \$90 copay \$90 copay, \$120 allowance; 20% off retail price | \$90 copay \$90 copay, \$120 allowance; 20% off retail price | \$75 copay \$75 copay, \$120 allowance; 20% off retail price | | |
| Lens options* | Copays from \$0-\$75 | Copays from \$0-\$75 | Copays from \$0-\$75 | | |
| Contact lenses <i>Conventional</i> | \$130 allowance plus 15% off balance over \$130 | \$115 allowance plus 15% off balance over \$115 | \$115 allowance plus 15% off balance over \$115 | \$200 allowance plus 15% off balance over \$200 | \$100 allowance plus 15% off balance over \$100 |
| <i>Disposable</i> | \$130 allowance | \$115 allowance | \$115 allowance | \$200 allowance | \$100 allowance |
| Standard contact lens fit and follow-up | Up to \$55 copay | Up to \$55 copay | Up to \$55 copay | Not covered | Not covered |
| Frequency <i>Examination</i> | Once every 12 months | Once every 12 months | Once every 12 months | Not covered | Not covered |
| <i>Lenses or contact lenses</i> | Once every 12 months | Once every 12 months | Once every 12 months | Frames and lenses or contacts once every 12 months | Frames and lenses or contacts once every 12 months |
| <i>Frames</i> | Once every 24 months | Once every 24 months | Once every 12 months | | |
| Laser vision correction <i>LASIK or PRK from U.S. Laser Network</i> | 15% off retail price; 5% off promotional price | 15% off retail price; 5% off promotional price | 15% off retail price; 5% off promotional price | 15% off retail price; 5% off promotional price | 15% off retail price; 5% off promotional price |

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 Blue Cross Vision benefits. It is not a contract. For details about coverage, including any limitations or exclusions not noted here, please refer to the subscriber agreement or contact your BCBSRI sales rep or broker.

*Please see Plan Benefit Highlights Sheet for detailed lens options copays. Lens options include UV Treatment, Tint, Standard Plastic Scratch Coating, Standard Polycarbonate, Standard Anti-Reflective Coating and Photochromic/Transitions plastic, and other Add-On Services.

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BUSINESS RATES

| | Schedule Plan 1 | Schedule Plan 2 | Schedule Plan 3 | Allowance Plan 1 | Allowance Plan 2 |
|--------------------------|--------------------------------------|-----------------|-----------------|----------------------------|------------------|
| | Voluntary/contributory rates* | | | Non-voluntary rates | |
| Individual | \$4.73/\$4.18 | \$3.96/\$3.50 | \$4.95/\$4.38 | \$3.22 | \$1.11 |
| Employee/Spouse | \$8.98/\$7.94 | \$7.52/\$6.66 | \$9.41/\$ 8.33 | \$6.11 | \$2.11 |
| Employee/Children | \$10.40/\$9.20 | \$8.71/\$7.71 | \$10.90/\$9.64 | \$7.08 | \$2.44 |
| Family | \$14.65/\$12.96 | \$12.28/\$10.86 | \$15.36/\$13.59 | \$9.97 | \$3.44 |

*Please note: Contributory rates require a minimum of a 50% contribution to premium by employer.

EyeMed Vision Care is an independent company, contracted by Blue Cross & Blue Shield of Rhode Island to provide vision benefit management services.



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