WELCOME TO BLUE VIEW VISION!

Good news—your vision plan is flexible and easy to use. This benefit summary outlines the basic components of your plan, including quick answers about what's covered, your discounts, and much more!



Dutchess Educational Health Insurance Consortium For Medical Plans: HA PPO & EPO Select 20

Effective: 7/1/2017 Blue View VisionSM



An Anthem Company

Your Blue View Vision network

Empire Blue Cross vision members have access to one of the nation's largest vision networks. Blue View Vision is the only vision plan that gives members the ability to use their in-network benefits at 1-800 CONTACTS, or choose a private practice eye doctor, or go in store to LensCrafters®, Sears OpticalSM, Target Optical®, JCPenney® Optical, most Pearle Vision® locations, and New York based Empire Vision and Davis Vision Centers.

Out-of-network: If you choose to, you may receive covered benefits outside of the Blue View Vision network. Just pay in full at the time of service, obtain an itemized receipt, and file a claim for reimbursement of your out-of-network allowance. In-network benefits and discounts will not apply.

YOUR BLUE VIEW VISION PLAN AT-A-GLANCE

VISION PLAN BENEFITS

Routine eye exam once every 12 months

Eyeglass frames

Once every 12 months you may select an eyeglass frame and receive an allowance toward the purchase price

Eyeglass lenses (Standard)

Once every 12 months you may receive any one of the following lens options:

- Standard plastic single vision lenses (1 pair)
 Standard plastic bifocal lenses (1 pair)
- Standard plastic trifocal lenses (1 pair)

Eyeglass lens enhancements

When obtaining covered eyewear from a Blue View Vision provider, you may choose to add any of the following lens enhancements at no extra cost.

- Transitions: Lenses (for a child under age 19)
- Standard Polycarbonate (for a child under age 19)

Contact lenses – once every 12 months

Prefer contact lenses over glasses? You may choose contact lenses instead of eyeglass lenses and receive an allowance toward the cost of a supply of contact lenses.

- Elective Conventional Lenses; or
- Elective Disposable Lenses; or
- Non-Elective Contact Lenses

Contact lens allowance will only be applied toward the first purchase of contacts made during a benefit period. Any unused amount remaining cannot be used for subsequent purchases in the same benefit period, nor can any unused amount be carried over to the following benefit period.

IN-NETWORK OUT-OF-NETWORK

\$5 copay \$30 allowance

\$115 allowance, then 20% off any remaining balance

\$10 copay \$25 allowance \$10 copay \$35 allowance \$10 copay \$45 allowance

\$0 copay \$0 copay

\$75 allowance, then 15% off any remaining balance

\$75 allowance (no additional discount)

Covered in full

No allowance on lens enhancements when obtained out-of-network

\$64 allowance

\$75 allowance

\$75 allowance

Covered in full

BLUE VIEW VISION MEMBER EXCLUSIVE!

You may use your <u>in-network</u> benefit to order your contact lenses from 1800 CONTACTS offers a huge in-stock inventory, unbeatable prices, outstanding customer service and free shipping. Just call 1-800 CONTACTS or go to 1800contacts.com for fast and easy ordering of your contact lenses.

EXCLUSIONS & LIMITATIONS (not a comprehensive list)

Combined Offers. Not to be combined with any offer, coupon, or in-store advertisement.

Excess Amounts. Amounts in excess of covered vision expense. Sunglasses. Sunglasses and accompanying frames. Safety Glasses. Safety glasses and accompanying frames. Not Specifically Listed. Services not specifically listed in this plan as covered services.

Lost or Broken Lenses or Frames. Any lost or broken lenses or frames are not eligible for replacement unless the insured person has reached his or her normal service interval as indicated in the plan design.

Non-Prescription Lenses. Any non-prescription lenses, eyeglasses or contacts. Plano lenses or lenses that have no refractive power.

Orthoptics. Orthoptics or vision training and any associated supplemental testing.

OPTIONAL SAVINGS AVAILABLE FROM IN-NETWORK	PROVIDERS ONLY	In-network Member Cost (after any applicable copay)
Eyeglass lens upgrades When obtaining eyewear from a Blue View Vision provider, you may choose to upgrade your new eyeglass lenses at a discounted cost. Eyeglass lens copayment applies.	 Transitions lenses (Adults) Standard Polycarbonate (Adults) Tint (Solid and Gradient) Factory Scratch Coating UV Coating Progressive Lenses¹ Standard Premium Tier 1 Premium Tier 2 Premium Tier 3 Anti-Reflective Coating² Standard Premium Tier 1 Premium Tier 2 O Premium Tier 2 Bremium Tier 1 Premium Tier 2 Polarized Lenses Intermediate Lenses High Index Lenses Blended Bifocal Invisible Post Cataract Lenses Other Add-ons and Services 	\$75 \$40 \$15 \$15 \$15 \$15 \$65 \$85 \$95 \$110 \$45 \$57 \$68 \$75 \$30 \$55 Covered as Progressives Covered as Contact Lenses 20% off retail price
Additional Pairs of Eyeglasses Anytime from any Blue View Vision network provider.	Complete PairEyeglass materials purchased separately	40% off retail price 20% off retail price
Eyewear Accessories	 Items such as non-prescription sunglasses, lens cleaning supplies, contact lens solutions, eyeglass cases, etc. 	20% off retail price
Contact lens fit and follow-up A contact lens fitting and up to two follow-up visits are available to you once a comprehensive eye exam has been completed.	 Standard contact lens fitting³ Premium contact lens fitting⁴ 	Up to \$55 10% off retail price
Conventional Contact Lenses	Discount applies to materials only	15% off retail price
SOME OF THE ADDITIONAL SAVINGS AVAILBLE THROUGH OUR SPECIAL OFFERS PROGRAM		
After your benefits for the coverage period have been used, you can save on contact lenses with this offer. ⁵	For this and other great offers, <u>login to member servi</u> select discounts, then Vision, Hearing & Dental	ces, Save \$20 on orders of \$100 or more and get free shipping
Laser vision correction surgery LASIK refractive surgery.	For this offer and more like it, <u>login to member service</u> select discounts, then Vision, Hearing & Dental	es, Discount per eye

¹ Please ask your provider for his/her recommendation as well as the progressive brands by tier.

OUT-OF-NETWORK

If you choose an out-of-network provider, please complete an out-of-network claim form and submit it along with your itemized receipt to the fax number, email address, or mailing address below. When visiting an out-of-network provider, discounts do not apply and you are responsible for payment of services and/or eyewear materials at the time of service.

To Fax: 877-635-6403

To Email: oonclaims@eyewearspecialoffers.com

To Mail: Blue View Vision Attn: OON Claims

P.O. Box 8504 Mason, OH 45040-7111

Blue View Vision is for routine eye care only. If you need medical treatment for your eyes, visit a participating eye care physician from your medical network. If you have questions about your benefits or need help finding a provider, visit empireblue.com or call us at 1-866-723-0515.

This is a primary vision care benefit intended to cover only routine eye examinations and corrective eyewear. Benefits are payable only for expenses incurred while the group and insured person's coverage is in force. This information is intended to be a brief outline of coverage. All terms and conditions of coverage, including benefits and exclusions, are contained in the member's policy, which shall control in the event of a conflict with this overview. Discounts referenced are not covered benefits under this vision plan and therefore are not included in the member's policy. Laws in some states may prohibit network providers from discounting products and services that are not covered benefits under the plan. Frame discounts may not apply to some frames where the manufacturer has imposed a no discount policy on sales at retail and independent provider locations. Discounts are subject to change without notice. This benefit overview is only one piece of your entire enrollment package.

² Please ask your provider for his/her recommendation as well as the coating brands by tier.

³ A standard contact lens fitting includes spherical clear contact lenses for conventional wear and planned replacement. Examples include but are not limited to disposable and frequent replacement.

⁴ A premium contact lens fitting includes all lens designs, materials and specialty fittings other than standard contact lenses. Examples include but are not limited to toric and multifocal.

⁵ Discount cannot be used in conjunction with your covered benefits.