

**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!



Blue View VisionSM BVMO A10.130.130

Your Blue View Vision network

Anthem Blue Cross and Blue Shield 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 and most Pearle Vision locations.

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

Eyeglass frames

Once every calendar year you may select an eyeglass frame and receive an allowance toward the purchase price

Eyeglass lenses (Standard)

Once every calendar year you may receive any one of the following lens options:

- o Standard plastic single vision lenses (1 pair)
- o Standard plastic bifocal lenses (1 pair)
- o 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.

- o **Transitions** Lenses (for a child under age 19)
- o Standard Polycarbonate (for a child under age 19)
- o Factory Scratch Coating

Contact lenses – once every calendar year

- 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.
- o Elective Conventional Lenses; or
 - o Elective Disposable Lenses; or
 - o 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.

BLUE VIEW VISION MEMBER EXCLUSIVE!

You may use your in-network benefit to order your contact lenses from **1800 CONTACTS**. 1-800 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.

IN-NETWORK	OUT-OF-NETWORK
\$130 allowance, then 20% off any remaining balance	\$64 allowance
\$10 copay	\$36 allowance
\$10 copay	\$54 allowance
\$10 copay	\$69 allowance
\$0 copay	No allowance on lens enhancements when obtained out-of-network
\$0 copay	
\$0 copay	
\$130 allowance, then 15% off any remaining balance	\$105 allowance
\$130 allowance (no additional discount)	\$105 allowance
Covered in full	\$210 allowance

OPTIONAL SAVINGS AVAILABLE FROM IN-NETWORK PROVIDERS ONLY

**In-network Member Cost
(after any applicable copay)**

<p>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.</p>	<ul style="list-style-type: none"> o Transitions® Lenses (Adults) \$75 o Standard Polycarbonate (Adults) \$40 o Tint (Solid and Gradient) \$15 o UV Coating \$15 o Progressive Lenses¹ <ul style="list-style-type: none"> o Standard \$65 o Premium Tier 1 \$85 o Premium Tier 2 \$95 o Premium Tier 3 \$110 o Anti-Reflective Coating² <ul style="list-style-type: none"> o Standard \$45 o Premium Tier 1 \$57 o Premium Tier 2 \$68 o Other Add-ons and Services 20% off retail price 	
<p>Additional Pairs of Eyeglasses Anytime from any Blue View Vision network provider</p>	<ul style="list-style-type: none"> o Complete Pair 40% off retail price o Eyeglass materials purchased separately 20% off retail price 	
<p>Eyewear Accessories</p>	<ul style="list-style-type: none"> o Items such as non-prescription sunglasses, lens cleaning supplies, contact lens solutions, eyeglass cases, etc. 20% off retail price 	
<p>Conventional Contact Lenses</p>	<ul style="list-style-type: none"> o Discount applies to materials only 15% off retail price 	

SOME OF THE ADDITIONAL SAVINGS AVAILABLE THROUGH OUR SPECIAL OFFERS PROGRAM

<p>1-800 CONTACTS After your benefits for the coverage period have been used, you can save on contact lenses with this offer.³</p>	<ul style="list-style-type: none"> o For this and other great offers, login to member services, select discounts, then Vision, Hearing & Dental 	<p>Save \$20 on orders of \$100 or more and get free shipping</p>
<p>Laser vision correction surgery LASIK refractive surgery.</p>	<ul style="list-style-type: none"> o For this offer and more like it, login to member services, select discounts, then Vision, Hearing & Dental 	<p>Discount per eye</p>

¹ Please ask your provider for his/her recommendation as well as the progressive brands by tier.
² Please ask your provider for his/her recommendation as well as the coating brands by tier.
³ Discount cannot be used in conjunction with your covered benefits.

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: 866-293-7373
 To Email: oonclaims@eyewearspecialoffers.com
 To Mail: Blue View Vision
 Attn: OON Claims
 P.O. Box 8504
 Mason, OH 45040-7111

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 anthem.com or call us at 1-866-723-0515.

This is a primary vision plan with benefits intended to cover only 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.

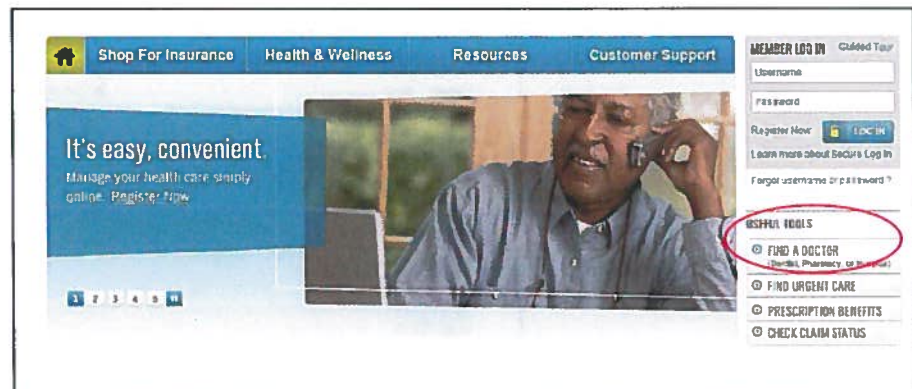
Find a Doctor for Blue View VisionSM

Need to find a doctor? Finding one online is fast and easy.

With our Find a Doctor online tool, it's simple to look for doctors who are part of the Anthem Blue View Vision network. Whether you're checking to see if a family favorite is in the network or looking for someone new, it's a snap.

STEP 1

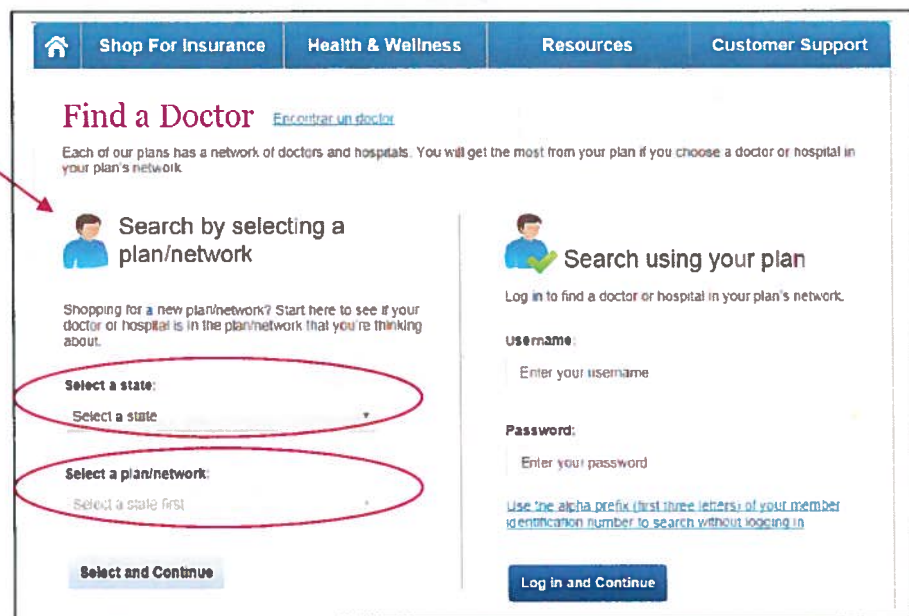
Go to anthem.com and under *Useful Tools* on the right, select **Find a Doctor**



STEP 2

Under *Search* by selecting a *plan/network*, go to:

1. *Select a state* you can enter the name of your state or select it from the drop-down list
2. *Select a plan/network* you can type "Blue View Vision" or select it from the drop-down list then choose **Select and Continue**



Continued >

Find a Doctor for Blue View VisionSM

STEP 3

Under *Find a Doctor*, using the drop-down boxes, select what type of doctor and the location you're looking for, then select Search

The screenshot shows the 'Find a Doctor' search form. At the top, there are navigation tabs: 'Shop For Insurance', 'Health & Wellness', 'Resources', and 'Customer Support'. Below the navigation, the title 'Find a Doctor' is displayed with a link to 'Encontrar un doctor'. A note states 'All fields are required unless labeled optional'. The form includes a dropdown menu for 'I want to search this plan/network:' set to 'Blue View Vision', with a link to 'Select other plan/network'. Below this is a dropdown for 'I'm looking for a Vision Professional'. There are two input fields: 'Located near:' with a placeholder 'Enter location' and 'Within a distance of:' with a dropdown set to '20 miles'. Another optional field is 'Whose name is: (optional)' with a placeholder 'Enter name'. A link 'Show more options' is present. At the bottom is a blue 'Search' button.

STEP 4

Under *Find a Doctor Results*, in-network providers that match your search criteria will be displayed

The screenshot shows the 'Find a Doctor Results' page. At the top, there are navigation tabs: 'Shop For Insurance', 'Health & Wellness', 'Resources', and 'Customer Support'. The title 'Find a Doctor Results' is displayed with links for 'Email' and 'Print'. A map of New York is shown on the left. A note says 'See Important Notice Below about Participating Providers*'. Below the map is a 'Refine Results' section with a distance filter set to 'Within 20 miles of 10006', a language filter set to 'Any', and buttons for 'Specialty', 'Gender', and 'Services available'. The main content area shows a list of providers with columns for 'CARE PROVIDER' and 'LOCATION'. The first provider is '1-800CONTACTS.COM' with a 'Doctor In-Network' checkmark. The second provider is 'JACOB MACHUM O.D.' with a 'Doctor In-Network' checkmark. The third provider is 'MARISSA D ISRAEL O.D.' with a 'Doctor In-Network' checkmark. The location for all providers is 'JACOB MACHUM OD PC, 25 BROADWAY STE 903, NEW YORK, NY 10004, New York, Get Directions, 212.225.2116'.



You can save

even more now that 1-800 CONTACTS has joined the Blue View VisionSM network

With 1-800 CONTACTS as an exclusive in-network provider, you can save money, time and effort:

- **Low pricing** – at 1-800 CONTACTS your contact lens allowance will buy you more lenses.
- **Best price guarantee** – if you find a better deal, 1-800 CONTACTS will beat the price and then apply your in-network benefits.
- **24/7 service however you like it** – use your benefits online, by phone, or from our mobile app.
- **More convenience** – 1-800 CONTACTS will confirm your prescription and benefits and lenses are delivered right to your door.

It's easy to save:

- If you haven't used your contact lens benefit, it will come right off your bill with a single click. No paperwork, no hassle. All you pay is your copay and any amount over your allowance.
- If you do not have contact lens benefits, members always save \$20 off any order of \$100 or more. Simply log on to anthem.com and click Discounts.

As the largest contact lens store in the United States, 1-800 CONTACTS is a great addition to the Blue View Vision network. Offering 99% of brand-name lenses, including specialty lenses, you can stock up now or get an email reminder before you run out.

Visit 1800contacts.com today to use your benefits!

It's easy – give 1-800 CONTACTS a try!

Use your in-network benefits online, by phone, or mobile.

Stretching your health care dollars, in action

Check out this example to see how you could save.

	Retail outlet or optometrist	1-800 CONTACTS
A year's supply of Acuvue Oasys lenses (after rebate)	\$246	\$196
Blue View Vision allowance	\$130	\$130
Your balance	\$116	\$66
Your copay	\$0	\$0
You would pay	\$116	\$66

The savings example above is for illustrative purposes only. Retail prices and plan coverage will vary.

Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. In Connecticut: Anthem Health Plans, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICESM Managed Care, Inc. (RHC) Healthy AllianceSM Life Insurance Company (HALIC) and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. (HMO Nevada) in New Hampshire: Anthem Health Plans of New Hampshire, Inc. In Ohio: Community Insurance Company. In Virginia: Anthem Health Plans of Virginia, Inc. (trades as Anthem Blue Cross and Blue Shield of Virginia) and its service area is all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123. In Wisconsin: Blue Cross Blue Shield of Wisconsin (BCBSWI) which underwrites or administers the PPO and indemnity policies. CompCare Health Services Insurance Corporation (CompCare) which underwrites or administers the HMO policies, and CompCare and BCBSWI collectively which underwrite or administer the POS policies. Independent licensees of the Blue Cross and Blue Shield Association. ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.

