#### 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!



## Research Foundation CUNY Blue View Vision<sup>SM</sup> BV D 5.0 130/130

## Your Blue View Vision network

Empire 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 innetwork benefits at 1-800 CONTACTS, or choose a private practice eye doctor, or go in store to LensCrafters®, Sears Optical<sup>SM</sup>, Target Optical<sup>®</sup>, JCPenney<sup>®</sup> Optical and most Pearle Vision<sup>®</sup> 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	IN-NETWORK	OUT-OF-NETWORK
Routine eye exam once every 24 months	\$5 copay	\$40 allowance
Eyeglass frames Once every 24 months you may select an eyeglass frame and receive an allowance toward the purchase price	\$130 allowance, then 20% off any remaining balance	\$45 allowance
Eyeglass lenses (Standard) Once every 24 months you may receive any one of the following lens options:		
<ul> <li>Standard plastic single vision lenses (1 pair)</li> <li>Standard plastic bifocal lenses (1 pair)</li> <li>Standard plastic trifocal lenses (1 pair)</li> </ul>	\$0 copay \$0 copay \$0 copay	\$25 allowance \$40 allowance \$55 allowance
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.		
<ul> <li>Transiti@ns<sup>-</sup> Lenses (for a child under age 19)</li> <li>Standard Polycarbonate (for a child under age 19)</li> <li>Factory Scratch Coating</li> </ul>	\$0 copay \$0 copay \$0 copay	No allowance on lens enhancements when obtained out-of-network
Contact lenses – once every 24 months Prefer contact lenses over • Elective Conventional Lenses; or glasses? You may choose contact lenses instead of	\$130 allowance, then 15% off any remaining balance	\$105 allowance
eyeglass lenses and • Elective Disposable Lenses; or receive an allowance toward the cost of a supply	\$130 allowance (no additional discount)	\$105 allowance
of contact lenses.	Covered in full	\$210 allowance
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		

ised amount rem same benefit period, nor can any unused amount be carried over to the following benefit period.

#### You may use your in-network benefit to order your contact lenses from 1-800 CONTACTS Just call 1-800 CONTACTS or go to 1800contacts.com for fast and easy ordering of your contact lenses.

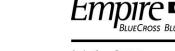
#### **EXCLUSIONS & LIMITATIONS (not a comprehensive list)** Combined Offers. Not to be combined with any offer, coupon, or in-store advertisement.

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.



An Anthem Company

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.	<ul> <li>Transiti@ns lenses (Adults)</li> <li>Standard Polycarbonate (Adults)</li> <li>Tint (Solid and Gradient)</li> <li>UV Coating</li> <li>Progressive Lenses1 <ul> <li>Standard</li> <li>Premium Tier 1</li> <li>Premium Tier 2</li> <li>Premium Tier 3</li> </ul> </li> <li>Anti-Reflective Coating<sup>2</sup> <ul> <li>Standard</li> <li>Premium Tier 1</li> <li>Premium Tier 2</li> </ul> </li> <li>Other Add-ons and Services</li> </ul>	\$75 \$40 \$15 \$15 \$65 \$85 \$95 \$110 \$45 \$57 \$68 20% off retail price	
Additional Pairs of Eyeglasses Anytime from any Blue View Vision network provider.	<ul><li>Complete Pair</li><li>Eyeglass materials purchased separately</li></ul>	40% off retail price 20% off retail price	
Eyewear Accessories	<ul> <li>Items such as non-prescription sunglasses, lens cleaning supplies, contact lens solutions, eyeglass cases, etc.</li> </ul>	20% off retail price	
<b>Contact lens fit and follow-up</b> A contact lens fitting and up to two follow-up visits are available to you once a comprehensive eye exam has been completed.	<ul> <li>Standard contact lens fitting<sup>3</sup></li> <li>Premium contact lens fitting<sup>4</sup></li> </ul>	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			
<b>1-800 CONTACTS</b> After your benefits for the coverage period have been used, you can save on contact lenses with this offer. <sup>5</sup>	<ul> <li>For this and other great offers, <u>login to</u> <u>member services</u>, select discounts, then Vision, Hearing &amp; Dental</li> </ul>	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</u> <u>member services</u> , select discounts, then Vision, Hearing & Dental	Discount per eye	

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

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

<sup>3</sup> 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.

<sup>4</sup> 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.

<sup>5</sup> 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

# 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.