

# Summary of Vision Benefits



## PLAN 3: 12/12/24/\$130 FF MS 300 V

| Frequency                 |                      |
|---------------------------|----------------------|
| Examination               | Once every 12 months |
| Lenses or contact lenses  | Once every 12 months |
| Frame                     | Once every 24 months |
| Contact lens eval/fitting | Once every 12 months |

| Vision Care Services            | In-Network Member Cost   | Out-of-Network Reimbursement* |
|---------------------------------|--|-------------------------------|
| Exam with dilation as necessary | \$10 copay   | Up to \$30                    |
| Contact lens fit and follow-up  | \$0 copay for standard; \$0 copay, 10% off retail price, then apply \$40 allowance for premium | Up to \$40                    |

| Frames                                   |  |            |
|--|--|------------|
| Any available frame at provider location | \$0 copay, \$130 allowance, 20% off balance over \$130 | Up to \$65 |

| Standard Lenses           |                      |            |
|---------------------------|----------------------|------------|
| Single Vision             | \$10 copay           | Up to \$25 |
| Bifocal                   | \$10 copay           | Up to \$40 |
| Trifocal                  | \$10 copay           | Up to \$55 |
| Lenticular                | \$10 copay           | Up to \$55 |
| Standard progressive lens | \$75 copay           | Up to \$40 |
| Premium Progressive Lens  | See table on page 2. | Up to \$40 |

| Lens Options                     |                       |                |
|----------------------------------|-----------------------|----------------|
| Tint (solid and gradient)        | \$15                  | N/A            |
| Scratch resistant coating        | \$0                   | Up to \$5      |
| Polycarbonate lenses             | \$0 kids; \$40 adults | Up to \$5 kids |
| Ultraviolet coating              | \$15                  | N/A            |
| Anti-reflective coating          | See table on page 2.  | N/A            |
| High index lenses                | 20% off retail        | N/A            |
| Polarized lenses                 | 20% off retail        | N/A            |
| Photochromic/transitions plastic | \$75                  | N/A            |

| Contact Lenses (in lieu of spectacle lenses) |  |             |
|--|--|-------------|
| Conventional                                 | \$0 copay, \$130 allowance, 15% off balance over \$130 | Up to \$104 |
| Disposable                                   | \$0 copay, \$130 allowance, plus balance over \$130    | Up to \$104 |
| Medically necessary                          | \$0 copay, paid-in-full                                | Up to \$210 |

| Other                     |   |     |
|---------------------------|---|-----|
| Laser vision correction   | 15% retail price or 5% off promotional price  | N/A |
| Additional pairs benefit  | 40% off purchase of complete pair of eyeglasses and a 15% off conventional contact lenses once the funded benefit has been used | N/A |
| Amplifon hearing discount | 40% off hearing exams and low price guarantee on discounted hearing aids  | N/A |
| Additional discounts      | 20% off non-covered items with limitations  | N/A |

| Monthly Premium |         |
|-----------------|---------|
| Employee Only   | \$6.65  |
| Employee + 1    | \$12.64 |
| Family          | \$19.55 |

**Eligibility:** All active full-time employees as defined by your employer. Dependent coverage is available to age 26.

## Additional discounts

# 40% OFF

Complete pair of prescription eyeglasses

# 20% OFF

Non-prescription sunglasses

# 20% OFF

Remaining balance beyond plan coverage

*These discounts are not insured benefits and are for in-network providers only.*

## Take a sneak peek before enrolling

- For a complete list of in-network providers near you, visit [eyemedvisioncare.com/bcbsokvis](http://eyemedvisioncare.com/bcbsokvis) or call 1.855.856.4402.
- For LASIK providers, call 1.877.5LASER6.



**BlueCross BlueShield of Oklahoma**

Vision Care

Insurance products issued by Dearborn Life Insurance Company, 701 E. 22nd St. Suite 300, Lombard, IL 60148.

## Summary of Benefits Continued

| Progressive Price List <sup>2</sup> | Member Cost In-Network |
|-------------------------------------|------------------------|
| Standard Progressive                | \$75 copay             |

| Premium Progressives <sup>3</sup> as Follows: |   |
|---|---|
| Tier 1  | \$95 copay  |
| Tier 2  | \$105 copay                                       |
| Tier 3  | \$120 copay                                       |
| Tier 4  | \$75 copay,<br>80% of charge less \$120 allowance |

| Anti-Reflective Coating Price List <sup>2</sup> | Member Cost In-Network |
|---|------------------------|
| Standard anti-reflective coating                | \$45                   |

| Premium anti-reflective <sup>3</sup> coatings as follows: |               |
|---|---------------|
| Tier 1  | \$57          |
| Tier 2  | \$68          |
| Tier 3  | 80% of charge |

| Other Add-ons Price List | Member Cost In-Network |
|--------------------------|------------------------|
| Photochromic             | \$75                   |
| Polarized                | 80% of charge          |

## Plan Exclusions

1. Orthoptic or vision training, subnormal vision aids and any associated supplemental testing; aniseikonic lenses
2. Medical and/or surgical treatment of the eye, eyes or supporting structures
3. Any eye or vision examination, or any corrective eyewear required by a policyholder as a condition of employment; safety eyewear
4. Services provided as a result of any Workers' Compensation law, or similar legislation, or required by any governmental agency or program whether federal, state or subdivisions thereof
5. Plano (non-prescription) lenses and/or contact lenses
6. Non-prescription sunglasses
7. Two pair of glasses in lieu of bifocals
8. Services rendered after the date an insured person ceases to be covered under the policy, except when vision materials ordered before coverage ended are delivered, and the services rendered to the Insured Person are within 31 days from the date of such order
9. Services or materials provided by any other group benefit plan providing vision care
10. Lost or broken lenses, frames, glasses or contact lenses will not be replaced except in the next benefit frequency when vision materials would next become available



<sup>1</sup>Member Reimbursement Out-of-Network will be the lesser of the listed amount or the member's actual cost from the out-of-network provider. In certain states, members may be required to pay the full retail rate. <sup>2</sup>Blue Cross Blue Shield of Oklahoma Vision Care reserves the right to make changes to the products on each tier and the member out-of-pocket costs. Fixed pricing is reflective of brands at the listed product level. All providers are not required to carry all brands at all levels. <sup>3</sup>Premium progressives and premium anti-reflective designations are subject to annual review by EyeMed's Medical Director and are subject to change based on market conditions. Fixed pricing is reflective of brands at the listed product level. All providers are not required to carry all brands at all levels. Not available in all states. Some provisions, benefits, exclusions or limitations listed herein may vary.

For employee use. This piece is for illustrative purposes only and is not a contract. It is intended to provide only a brief summary of the type of policy and insurance coverage advertised. The policy provides the actual terms of coverage, including any exclusions, conditions and limitations to coverage.

All plans are based on a 48-month contract term and 48-month rate guarantee. Premium is subject to adjustment even during a rate guarantee period in the event of any of the following events: changes in benefits, employee contributions, the number of eligible employees, or the imposition of any new taxes, fees or assessments by Federal or State regulatory agencies. Benefits may not be combined with any discount, promotional offering or other group benefit plans. Benefit allowance provides no remaining balance for future use with the same benefits year. Fees charged for a non-insured benefit must be paid in full to the Provider. Such fees or materials are not covered. This is a snapshot of your benefits. The Certificate of Insurance is on file with your employer.

Benefits are available from the EyeMed Vision Care, LLC provider network and are administered by First American Administrators, Inc., independent companies that offer benefits on behalf of Blue Cross and Blue Shield of Oklahoma. Blue Cross and Blue Shield of Oklahoma, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association. Insurance products issued by Dearborn Life Insurance Company, 701 E. 22nd St. Suite 300, Lombard, IL 60148. Dearborn Life Insurance Company is an independent licensee of Blue Cross and Blue Shield Association. BLUE CROSS®, BLUE SHIELD® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.