

Blue Shield of California Life and Health Insurance Company

Vision Standard 0/75

Annual Copayment \$0, Frame Allowance \$75

Using your vision plan

With this vision plan, you have access to an extensive network of vision providers in California and nationwide.* Many of the providers are conveniently located in optical centers at retail stores such as LensCrafters, Wal-Mart, Sears and Target Optical. When you use a participating provider, most of your eyecare services are provided at no additional charge.

*Nationwide vision providers are available by arrangement through MESVision, our vision plan administrator.

What your vision plan covers

Service and eyewear	Coverage when provided by participating providers	Maximum payment when provided by non-participating provider
Annual examination – every 12 months		
Ophthalmologic exam	100%	\$60
Optometric exam	100%	\$50
Standard lenses¹ – every 24 months²		
Single vision	100%	\$43
Bifocal	100%	\$60
Trifocal	100%	\$75
Aphakic monofocal	100%	\$120
Aphakic multifocal	100%	\$200
Polycarbonate lenses (for covered dependent children)	Up to \$100	\$75
Standard frame – every 24 months	Up to \$75 ³	\$40
Contact lenses⁴ – every 24 months²		
Medically necessary⁵		
Hard	100%	\$200
Soft	100%	\$250
Cosmetic or convenience ⁶	Up to \$100	\$100

1 Fit any frame with an eye size less than 61 mm.

2 Or standard lenses or contacts permitted per 12-month period if required by qualified prescription change. A change in prescription of 0.50 diopter or more in one or both eyes; a shift in axis of astigmatism of 15 degrees; or a difference in vertical prism greater than one prism diopter.

3 When the participating provider uses wholesale pricing, the maximum allowable frame allowance will be \$47.17, the wholesale equivalent to the standard allowance. Participating providers using wholesale pricing are identified in the *Directory of Participating Vision Providers*. You pay any cost above the allowed amount.

4 In lieu of lenses and frame.

5 Prior authorization is required.

6 Any cost over \$100 is your responsibility.

Accessing your vision benefits is easy, just follow these steps:

1. Prior to receiving a service, review your benefit information outlined in the chart on the previous page.
2. Call and make an appointment with a participating provider.
3. Participating providers are paid directly by MESVision.

Or:

If you use a non-participating provider, you're required to pay the provider's bill at the time of service. You can get reimbursement by obtaining a claim form from your employer or by logging on to blueshieldca.com. Click *download form* and select the *Vision Benefit Claim Form* link. Complete and submit the claim form with the itemized receipt and a copy of your prescription to:

MESVision
P.O. Box 25208
Santa Ana, CA 92799-5208

You will be reimbursed for your expenses up to the maximum payment allowed (see table on previous page). Note that when your dependents submit a claim form for reimbursement, payment will be made to you. Be sure to use your Blue Shield identification number when filling out the form.

LASIK discount program*

LASIK surgery, an alternative to contacts or glasses, is one of the fastest-growing vision treatments. The discount program gives employees access to a 15% discount through the TLCVision provider network.

Discount Vision Program**

Vision plan members can receive a 20% discount off the published retail prices when they use a participating California provider in the Discount Vision Program network for these services and supplies:

- Routine eye examinations
- Frames and lenses
- Photochromic lenses
- Tints and coatings
- Extra pair of glasses
- Non-prescription sunglasses

Find a network provider nearest you by going to the Find a Provider section on blueshieldca.com, or calling Member Services at (877) 601-9083. You'll find a complete listing of ophthalmologists, optometrists and opticians.

General Exclusions

For additional Exclusions and Limitations, please see the *Certificate of Insurance*. Benefits are not provided (unless exemptions to the following exclusions are made elsewhere) for:

- Any eye examination required by the employer as a condition of employment;
- Any covered services provided by another vision plan;
- Conditions covered by workers' compensation;
- Covered services for which the vision plan member is not legally obligated to pay;
- Covered services required by any government agency or program, federal, state or subdivision thereof;
- Covered services performed by a close relative or by an individual who ordinarily resides in the vision plan member's home;
- Medical or surgical treatments of the eyes;
- Non-prescription (plano) eyewear;

- Orthoptics, subnormal vision aids or vision training;
- Contact lenses and contact lens fitting, except as specifically provided;
- Eyewear for which there is no prescription change, unless benefits are otherwise available;
- Replacement of lenses or frames which are lost, stolen or broken, except at the normal intervals;
- Additional charges for no-line (progressive), coated or oversize lenses are your responsibility.

Your vision coverage is underwritten by Blue Shield of California Life & Health Insurance Company (Blue Shield Life) and administered by MESVision.

This is only a summary of the Blue Shield Life Vision Standard 0/75 Plan. Please refer to the *Group Policy* or *Certificate of Insurance* for a detailed description of covered benefits and limitations.

* This discount program is not part of our vision plans, and is offered in addition to the benefits covered under the vision plans. Members who are not satisfied with services received under the discount program may use the Blue Shield of California or Blue Shield Life (as applicable) grievance process. Blue Shield reserves the right to terminate this program without notice.

** Please note: The Discount Vision Program through MESVision is a value-added feature for Blue Shield members who reside in California, and is not a covered benefit of Blue Shield vision plans. None of the terms or conditions of Blue Shield's health plans apply. Disposable and replaceable contact lenses, eyeglass frame repairs, promotional eyecare offers, medical and surgical eye treatment, and any services not specifically included in this program, are excluded from the Discount Vision Program. Blue Shield does not review the program's practitioner services and products for medical necessity or efficacy, and makes no representations, claims or guarantees regarding their services or products. Members who use the discount program are responsible for the payment of services provided by participating providers, including payment for cancelled or missed appointments. Members who are not satisfied with services received from the program's providers may use the Blue Shield grievance process. Blue Shield reserves the right to terminate this program without notice.