



2019 EXAM PLUS PLAN

Vision plan benefit summary

When you choose a health plan to cover you and your family, it's important that you consider vision care. Why? Regular eye exams do more than identify vision problems. They can also provide the earliest detection of serious health conditions such as diabetes, heart disease, high blood pressure and high cholesterol.¹ That's why your employer offers Blue 20/20 vision coverage from the most preferred health insurer in North Carolina.²

Valuable coverage

Blue Cross and Blue Shield of North Carolina (Blue Cross NC) offers affordable vision coverage for individuals and families, all powered by EyeMed Vision Care.³

A plan for your lifestyle

With Blue 20/20, you'll have access to one of the nation's largest vision networks – 104,629 providers at both independent and retail locations.⁴ With so many locations to choose from, you're sure to find a provider with a schedule that works for you. In fact, more than 70% of participating locations offer convenient evening and weekend appointment hours.⁴

And Blue 20/20 is easy to use. You won't need an ID card when you visit an in-network provider, and there won't be any claim forms to fill out.

Partial list of network providers*



*For a full list go to blue2020nc.com.

Easy online access

You'll get the most out of your vision coverage when you take advantage of our member website. Anytime you go online to blue2020nc.com, you will be able to:

- + View your benefit details
- + Confirm eligibility
- + Check claim status
- + Print replacement ID cards
- + Locate a provider
- + Schedule an appointment online**
- + View general eye health and wellness information

**Most, but not all, network providers offer this.

Blue20/20SM Exam Plus

| Exam Plus Benefits [†] | | |
|--|--|---|
| Vision Care Service | In-Network Member Cost | Out-of-Network Reimbursement ⁵ |
| COMPREHENSIVE EYE EXAM | \$10 copay | \$39 |
| FRAMES ⁶ | 80% of balance over \$150 allowance | 50% of allowance |
| STANDARD PLASTIC LENSES | | |
| Single vision | \$25 copay | \$25 |
| Bifocal | \$25 copay | \$39 |
| Trifocal | \$25 copay | \$63 |
| Lenticular | \$25 copay | \$63 |
| Standard progressive lens ⁷ | \$25 copay | \$39 |
| Premium progressive lens ⁷ | \$25 copay | |
| Tier 1 | Copay plus \$85 | \$39 |
| Tier 2 | Copay plus \$95 | \$39 |
| Tier 3 | Copay plus \$110 | \$39 |
| Tier 4 | 80% of retail less \$120 allowance, plus copay plus \$65 | \$39 |
| LENS OPTIONS ⁷ Additional lens options are available at discounted member costs. | Go to blue2020nc.com , your member portal, for appropriate member costs. | |
| CONTACT LENSES ⁸ | | |
| Conventional | 85% of balance over \$150 allowance | 80% of allowance |
| Disposable | 100% of balance over \$150 allowance | 80% of allowance |
| Medically necessary | \$0 copay | \$200 |
| LASER VISION CORRECTION ⁷ LASIK or PRK from U.S. Laser Network | 15% off the retail price or 5% off the promotional price | Not covered |
| FREQUENCY | | |
| Exam | Once every 12 months | |
| Lenses or contact lenses | Once every 12 months | |
| Frames | Once every 12 months | |

[†] For costs and further details of the coverage, including exclusions, and reductions or limitations and terms under which the policy may be continued in force, see your benefit administrator. This brochure contains a summary of benefits only. It is not your vision plan policy. Your policy is your vision plan contract. If there is any difference between this brochure and the policy, the provisions of the policy will control. You may be entitled to additional discounts. Check your provider listing for more information.

Limitations & Exclusions

This is a partial list of services that are not covered by Blue 20/20. Refer to your member booklet for a full list of exclusions.

- Lost or broken lenses, frames, glasses or contact lenses
- Non-prescription lenses, contact lenses or sunglasses
- Two pairs of glasses in place of bifocals
- Medical and/or surgical treatment of the eye, eyes or supporting structures
- Vision training, orthoptic services, aniseikonic lenses, subnormal vision aids or any associated supplemental testing
- Services required by any governmental agency or program, or as a result of any workers' compensation law or similar legislation
- Any eye or vision examination or corrective eyewear ordered by a member's employer, including safety eyewear
- Services or materials provided by any other group benefit plan providing vision care
- Services rendered after the last date of coverage, unless materials are ordered before the end of coverage and services are rendered within 31 days of the order
- Benefit allowances provide no remaining balance for future use within the same benefit frequency

- 1 EyeMed; www.eyesightonwellness.com/make-a-date-for-your-eyes-your-annual-exam (accessed September 2018).
- 2 Brand Tracking and Image Study, March 2018. Maru Group.
- 3 On behalf of Blue Cross NC, EyeMed Vision Care (EyeMed) assists in the network services of our Blue 20/20 product. EyeMed is an independent company which provides vision benefits and administrative services.
- 4 EyeMed Provider Listing, May 2018.
- 5 Your actual expenses for covered services may exceed the stated coinsurance percentage or copayment amount because actual provider charges may not be used to determine the vision benefit plan's and member's payment obligations.
- 6 Certain brand-name vision materials in which the manufacturer imposes a no-discount practice are excluded.
- 7 Indicates a service that is not a regular part of your vision benefit plan.
- 8 Discount applies to materials only and not fittings for contact lenses. BLUE CROSSSM, BLUE SHIELDSM, the Cross and Shield Symbols and service marks are marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans. EyeMed is an independent company and does not offer Blue Cross or Blue Shield products or services. EyeMed Vision CareSM is a registered trademark, and the EyeMed logo is a service mark, of EyeMed Vision Care, LLC. All other marks are the property of their respective owners. Blue Cross and Blue Shield of North Carolina is an independent licensee of the Blue Cross and Blue Shield Association. VIS-EP, 6/18; U7662d, 1/19

