

**THANK YOU FOR
YOUR INTEREST IN
BLUE VIEW VISION!**

Blue View Vision is very flexible and easy to use. This proposal outlines the basic components of the plan, including quick answers about what's covered and how we stand apart from the rest.



Your Blue View VisionSM Proposal

Cornerstone

April 1, 2021 – March 31, 2024

Focusing on the Health of Our Members

At Anthem Blue Cross and Blue Shield, we know the health of your business and the health of your employees are related. And since vision exams can help lead to the early detection of major health problems before they become more serious, you'll find that most of our plans include benefits for an annual comprehensive eye exam.

In addition, because chronic health conditions such as Diabetes are on the rise, we clinically integrate with our health plan to identify those who are at high risk. Through our 360° Health® program¹, a registered nurse will proactively reach out to these members and help them enroll in a 360° Health ConditionCare program geared toward managing their specific condition.

Maintaining proper vision is not only good for your employees, but you benefit as well since:

- Uncorrected vision can decrease employee performance by as much as 20%²
- Even a slight vision problem can reduce workplace productivity by 10% and work accuracy by 40%³
- Vision disorders are the second most prevalent health problem in the country, affecting more than 120 million people⁴
- More than 8 out of 10 employees want vision coverage as part of their health benefits, even though only 6 out of 10 even need vision correction⁵
- 70-75% of computer workers experience eye and vision problems⁶

Going Beyond

Children's eyes are particularly susceptible to harmful ultraviolet light exposure. That's why we include Transitions® lenses at no additional cost on all lenses for children under the age of 19. And because kids tend to be a little rough on things, lightweight impact-resistant polycarbonate lenses and scratch resistant coating is included on all standard lenses for children under 19.

Access to a Diverse National Network

Blue View Vision's provider network is comprised of more than 50,000 providers and provider locations nationwide, offering a generous mix of independent practitioners and marquee retail locations including LensCrafters®, Pearle Vision®, Sears OpticalSM, Target Optical®, and JCPenney® Optical stores. Having retail locations means your employees can take care of their vision needs outside their working hours.

Freedom of Choice

While benefits and savings are typically greater from in-network providers, members are free to visit an out-of-network provider. They have the option of receiving an eye exam from one provider and choosing to fill their prescription at another location. And with Blue View Vision, there are no frame tower restrictions so members can choose the eyeglass frame they like best.

Outstanding Customer Service

We are committed to providing the best service and support possible, setting ourselves apart with:

- Among the longest customer service hours in the industry, with extended evening and weekend hours
- Closed just two days a year!
- Dedicated knowledgeable representatives
- High service metric standards that are consistently met or exceeded

Additional Savings

Members can access special savings from in-network providers even after their benefits have been exhausted. They can enjoy unlimited savings on things like extra pairs of eyewear, and even non-covered items such as sunglasses and popular accessories.

Multi-line Carrier

Another great advantage we can offer is the power of packaging multiple product lines, such as health and vision. This allows for the convenience of one bill, one ID card, and one point of contact.

¹ Member's health plan must include 360° Health® program

² Vision Council of America, Vision in Business, 2007

³ "Vision in Business", Vision Council of America, July 2007

⁴ Vision Council of America (VCA), Vision Care: Focusing on the Workplace Benefit, Fall 2008.

⁵ Consumer Perceptions of Managed Vision Care, Jobson Research, 2008

⁶ American Optometric Association

Cornerstone PROPOSED BLUE VIEW VISION PLAN DESIGN

VISION CARE SERVICES

Routine eye exam (once every 12 months)

Eyeglass frames

Members may select an eyeglass frame and receive the following allowance toward the purchase price (once every 24 months)

Eyeglass lenses (Standard)

Factory scratch coating included. Polycarbonate lenses included for children under 19 years old. Transitions lenses included for children under 19 years old.

Once every 12 months, members may receive any one of the following lens options:

- Standard plastic single vision lenses (1 pair)
- Standard plastic bifocal lenses (1 pair)
- Standard plastic trifocal lenses (1 pair)

Eyeglass lens upgrades

When receiving services from a Blue View Vision provider, members may choose to upgrade their new eyeglass lenses at a discounted cost. Eyeglass lens copayment applies.

¹ Members should ask their provider for his/her recommendation as well as the progressive brands by tier.

² Members should ask their provider for his/her recommendation as well as the coating brands by tier.

Contact lenses (once every 12 months)

Those who prefer contact lenses over glasses may choose to receive contact lenses instead of eyeglass lenses and receive an allowance toward the cost of a supply of contact lenses.

Contact lens allowance can only be applied toward the first purchase of contacts made during a benefit period. Any unused amount remaining cannot be used for subsequent purchases made during the same benefit period, nor can any unused amount be carried over to the following benefit period.

Contact lenses fitting and follow-up

A contact lens fitting and two follow-up visits are available once a comprehensive eye exam has been completed.

Lens Options

- UV Coating
- Tint (Solid and Gradient)
- Standard Polycarbonate Transitions lenses
- Progressive Lenses¹
 - Standard
 - Premium Tier 1
 - Premium Tier 2
 - Premium Tier 3
- Standard Anti-Reflective Coating²
- Premium Tier 1 Anti-Reflective Coating²
- Premium Tier 2 Anti-Reflective Coating²
- Other Add-ons and Services
- Elective Conventional Lenses
- Elective Disposable Lenses
- Non-Elective Contact Lenses

- Standard contact fitting**
- Premium contact lens fitting***

IN-NETWORK

\$20 copay, then covered in full

\$140 allowance then 20% off any remaining balance

\$20 copay, then covered in full

\$20 copay, then covered in full

\$20 copay, then covered in full

Member cost for upgrades

\$15

\$15

\$40

\$20

\$0

\$26

\$32

\$38

\$45

\$57

\$68

20% off retail price

\$140 allowance then 15% off any remaining balance

\$140 allowance
(no additional discount)

Covered in full

Member cost up to \$55

10% off retail price

OUT-OF-NETWORK

\$42 allowance

\$45 allowance

\$40 allowance

\$60 allowance

\$80 allowance

Discounts on lens upgrades are not available out-of-network

\$100 allowance

\$100 allowance

\$210 allowance

Discounts not available out-of-network

**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.

***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.

Voluntary Monthly Rates

Employee: \$7.38
Employee + Spouse: \$12.92
Employee + Child(ren): \$14.02
Employee + Family: \$21.40

Signature

Date

Employer Paid Monthly Rates

Employee: \$5.58
Employee + Spouse: \$9.77
Employee + Child(ren): \$10.60
Employee + Family: \$16.18

Signature

Date

The frame allowance or discounts associated with this vision plan may not apply to some frames where the manufacturer has imposed a no discount policy on sales at retail and independent provider locations. Members may submit an out-of-network claim for reimbursement on such frames up to the scheduled amount indicated in the members benefit summary/certificate of coverage. Discounts are subject to change without notice.

This information is intended to be a brief outline of plan benefits. The most detailed description of benefits, exclusions, and restrictions can be found in the Certificate of Coverage.

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