



BlueCrossVision

Small Business Vision Plans

BlueCrossVision: A Focus on Employee Engagement

Employers seeking to attract and retain the most skilled and dependable employees must look to enhance the value of their employee benefit strategy and offerings. Complementing your medical and dental coverage with comprehensive vision coverage can be a low-cost investment in employee engagement and satisfaction.

One recent study found a direct correlation between:

- Lost productivity and poor vision correction, particularly among workers who complete complex and/or repetitive computer tasks like data entry.
- The amount of time required for completion of a computer task and proper vision. When workers operated with uncorrected vision, they took much longer to perform computer-related tasks.*

Simply put, when your employees can see well, they can be more productive.

Source: Gary Heiting, "Worker Productivity and Computer Vision Syndrom," All About Vision, January 2015.



Reasons Employers Choose Blue Cross Vision

We know vision coverage can be important to your employees—nearly 81% of U.S. adults need vision correction—and we know that a full-service solution is important to you. So we give you the option to add Blue Cross Vision plans to your benefits package. Our vision plans provide:

1. **Access.** Nationwide network of over 94,000+ eye care providers and top eyewear retailers with easy access to provider listings through **bcbstri.com**.*
2. **Affordability.** Competitive rates for individual through family plans.
3. **Convenience.** No receipts to submit for in-network services.
4. **Choice.** The ability to select the plan type that works best for you and your employees:
 - Allowance plan – Provides an allowance for eyewear
 - Schedule plan – Includes an annual routine eye exam and eyewear allowance
5. **Savings.** With our Schedule Plans, Blue Cross Vision members only pay a \$10 copay for routine eye exams and get special negotiated rates on lens options, as well as 15% off conventional contact lenses.



*EyeMedSM Vision Care Access Network (Access), November 2016, The national EyeMed Access Network can be found in eyemedvisioncare.com

Reasons Employees Choose Blue Cross Vision

The widest provider network

The EyeMedSM Access Network is the largest national network** of vision providers, including evening and weekend hours at popular retail locations like:



JCPenney | optical



Significant discounts at network providers

- **40% off** a complete pair of prescription eyeglasses*
- **20% off** non-prescription sunglasses
- **20% off** your employees' balance after the allowance
- **15% off** the retail price for laser vision correction, or 5% off the promotional price

77% Savings

With Schedule Plan 1

Exam	\$10 copay
Frame	\$163
	- \$130 allowance
	\$33
	- \$7 (20% discount off balance)
	\$26
Lens	\$25 copay
	\$15 UV treatment add-on
	+ \$15 scratch coating add-on
	\$55
Total	\$91

71% Savings

With Schedule Plan 2

Exam	\$10 copay
Frame	\$163
	- \$100 allowance
	\$63
	- \$13 (20% discount off balance)
	\$50
Lens	\$25 copay
	\$15 UV treatment add-on
	+ \$15 scratch coating add-on
	\$55
Total	\$115

These examples are for illustration purposes only and do not represent actual costs or reflect all of the terms and conditions that may apply to your coverage. For details about coverage, please refer to the subscriber agreement or contact your Blue Cross sales representative or broker.

*40% discount available after the allowance and discount has been used

**Based on EyeMed internal data compared to data on other vision benefit companies obtained through NetMinder. September 2015

Leading brands



75% Savings

With Schedule Plan 3

Exam	\$10 copay
Frame	\$163
	- \$100 allowance
	\$63
	- \$13 (20% discount off balance)
	\$50
Lens	\$10 copay
	\$15 UV treatment add-on
	+ \$15 scratch coating add-on
	\$40
Total	\$100

Without insurance

Exam	\$106
Frame	\$163
Lens	\$78
	\$23 UV treatment add-on
	+ \$25 scratch coating add-on
	\$126
Total	\$395

BlueCrossVision: Small Business Benefit Highlights

Which Blue Cross Vision plan is right for you and your employees?

The chart below highlights the in-network costs associated with each plan. All plans feature the national **Access** network.

	Schedule Plan 1	Schedule Plan 2	Schedule Plan 3	Allowance Plan 1	Allowance Plan 2
Routine Eye Exam	\$10 copay	\$10 copay	\$10 copay	Not covered	Not covered
Frames	\$130 allowance plus 20% off balance over \$130	\$100 allowance plus 20% off balance over \$100	\$100 allowance plus 20% off balance over \$100	\$200 allowance plus 20% off balance over \$200	\$100 allowance plus 20% off balance over \$100
Standard Plastic Lenses <i>(single vision, bifocal, trifocal, lenticular)</i>	\$25 copay	\$25 copay	\$10 copay		
Standard Progressive Lenses	\$90 copay	\$90 copay	\$75 copay		
Premium Progressive Lenses	\$90 copay, \$120 allowance; 20% off retail price	\$90 copay, \$120 allowance; 20% off retail price	\$75 copay, \$120 allowance; 20% off retail price		
Lens Options*	Copays from \$0-\$75	Copays from \$0-\$75	Copays from \$0-\$75		
Contact Lenses					
<i>Conventional</i>	\$130 allowance plus 15% off balance over \$130	\$115 allowance plus 15% off balance over \$115	\$115 allowance plus 15% off balance over \$115	\$200 allowance plus 15% off balance over \$200	\$100 allowance plus 15% off balance over \$100
<i>Disposable</i>	\$130 allowance	\$115 allowance	\$115 allowance	\$200 allowance	\$100 allowance
Standard Contact Lens Fit and Follow Up	Up to \$55 copay	Up to \$55 copay	Up to \$55 copay	Not covered	Not covered
Frequency					
<i>Examination</i>	Once every 12 months	Once every 12 months	Once every 12 months	Not covered	Not covered
<i>Lenses or Contact Lenses</i>	Once every 12 months	Once every 12 months	Once every 12 months	Frames and lenses, or contacts once every 12 months	Frames and lenses, or contacts once every 12 months
<i>Frames</i>	Once every 24 months	Once every 24 months	Once every 12 months		
Laser Vision Correction <i>LASIK or PRK from U.S. Laser Network</i>	15% off retail price 5% off promotional price	15% off retail price 5% off promotional price	15% off retail price 5% off promotional price	15% off retail price 5% off promotional price	15% off retail price 5% off promotional price

Please Note: Your benefits cannot be combined with any other discounts, coupons, or promotional offers unless otherwise noted in an offer. This is a summary of Blue Cross Vision benefits. It is not a contract. For details about coverage, including any limitations or exclusions not noted here, please refer to the subscriber agreement or contact your Blue Cross sales rep or broker.

* Please see Plan Benefit Highlights Sheet for detailed lens options copays. Lens options include UV Treatment, Tint, Standard Plastic Scratch Coating, Standard Polycarbonate, Standard Anti-Reflective Coating and Photochromic/Transitions Plastic and other Add-On Services.

Blue Cross Vision: Small Business Rates

	Schedule Plan 1	Schedule Plan 2	Schedule Plan 3	Allowance Plan 1	Allowance Plan 2
	Voluntary/contributory rates*			Non-voluntary rates	
Individual	\$6.09/\$5.39	\$5.61/\$4.96	\$6.86/\$6.06	\$4.58	\$2.82
Employee/Spouse	\$11.57/\$10.24	\$10.66/\$9.43	\$13.03/\$11.52	\$8.70	\$5.35
Employee/Children	\$13.40/\$11.85	\$12.34/\$10.92	\$15.08/\$13.34	\$10.08	\$6.19
Family	\$18.88/\$16.70	\$17.39/\$15.39	\$21.25/\$18.80	\$14.20	\$8.73

Please note: *Contributory rates require a minimum of a 50% contribution to premium by employer.



500 Exchange Street • Providence, RI 02903-2699

Blue Cross & Blue Shield of Rhode Island is an independent licensee of the Blue Cross and Blue Shield Association. EyeMed Vision Care is an independent company, contracted by Blue Cross & Blue Shield of Rhode Island to provide vision benefit management services.

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