



BC Life & Health
Insurance Company

SM

SUMMARY OF FEATURES

Blue View Plan

This is an overview of coverage. Please refer to the Exclusions and Limitations in the Blue View Vision brochure for additional plan provisions. Please review the Exclusions and Limitations prior to applying for coverage. A comprehensive description of coverage, benefits, and limitations is contained in the Certificate.

BLUE VIEW PLAN

Blue View	
Eye Examination	Every 12 months
Lenses	Every 24 months
Contact Lenses*	Every 24 months
Frames	Every 24 months
In-Network Copayment	
EYE EXAMINATION COPAY	\$25
In-Network Benefits	
EYE EXAMINATION	Covered up to a comprehensive level exam with dilation as necessary after exam copay
LENSES (Standard)	Plastic lenses in single vision, bifocal, or trifocal
Single vision	Covered in full after exam copay
Bifocal lenses	Covered in full after exam copay
Progressive lenses	Covered up to the bifocal amount for standard progressive lenses after exam copay
Trifocal lenses	Covered in full after exam copay
FRAME	Covered up to \$120 retail value after exam copay. Members receive a 20% discount on the amount over the allowance
CONTACT LENSES	Benefit allowance applies to fit, follow-up & materials
Elective	
Conventional	Covered up to \$115 allowance after exam copay, 15% off balance over allowance
Disposable	Covered up to \$115 allowance after exam copay
Non-elective**	Covered in full after exam copay
ADDITIONAL DISCOUNTS	Discounts available from Participating Providers
Out-of-Network Reimbursement	
EYE EXAMINATION	Reimbursed up to \$49
LENSES (Standard)	
Single vision	Reimbursed up to \$35
Bifocal lenses	Reimbursed up to \$49
Progressive lenses	Reimbursed up to \$49
Trifocal lenses	Reimbursed up to \$74
FRAME	Reimbursed up to \$50
CONTACT LENSES	
Elective	
Conventional	Reimbursed up to \$92
Disposable	Reimbursed up to \$92
Non-elective**	Reimbursed up to \$250

*Coverage for this PPO vision plan includes choice of spectacle lenses OR contact lenses, not both.

** Non-elective contacts are those prescribed following cataract surgery or for extreme visual acuity or other functional problems not treatable by spectacle lens.

Using Your Blue View Plan

BC Life & Health Insurance Company understands that vision benefits are essential to maintaining your overall health and wellness, and we are committed to your vision care. Through your Blue View plan, not only do you have access to 4,600 providers, (including a market-leading number of independent ophthalmologists and optometrists), but also you have the convenience of LensCraftersSM, Target Optical, Sears Optical, and most Pearle Vision stores. Many of the providers are open in the evenings and on weekends, so you have the flexibility to schedule an appointment which allows you less time away from work.

Even after your benefits have been exhausted, additional savings are offered for non-covered materials such as extra pairs of eyewear, a number of non-prescription sunglasses and other popular accessories. As a Blue View member, you can **save 15-40%** by taking advantage of this unique retail option. And to add even more value, there is no limit to the number of purchases you can make using this exceptional savings opportunity.

You simply choose a Blue View Vision network eye care provider, make an appointment, present your membership card, pay your eye examination copayment and any remaining balance. The provider will verify your eligibility and take care of all the necessary paperwork.

To select an eye care provider or location, you can access the Provider Directory on www.bluecrossca.com or by calling Customer Service at **(866) 723-0515**.