



Your Guide to VisionBlue Benefits



Welcome to VisionBlue

Your VisionBlue plan from BlueCross BlueShield of Tennessee gives you vision coverage, convenience and exceptional customer service – all from one of the most trusted names in health and wellness.

Your VisionBlue benefits are important to every member of your family. One in five people are at risk for vision loss, and many problems can be addressed through proactive vision care. However, only 50% of Americans get regular eye exams.

Eye exams not only help detect vision problems, but can also reveal warning signs for more serious, undiagnosed health problems, such as hypertension, cardiovascular disease and diabetes. Eye exams are important for good health, regardless of your age.

Your Guide to VisionBlue Benefits can help you understand your vision plan and how you can best use your benefits for quality eye care for you and your family. If you have more in depth questions about how your coverage works, you can find the answers in your Summary of Benefits at bcbst.com.

If you have questions or need more information, you may:

- **Visit our Web site at bcbst.com**
24 hours a day, seven days a week, or
- **Call Customer Service at 1-877-342-0737**

Please have your BlueCross BlueShield of Tennessee member ID card handy. If you have not received a member ID card, call the Customer Service number provided by your employer.

How To Use Your VisionBlue Benefits

It's easy to protect your family's vision by following these simple steps:

1. Locate a Network Provider

- Go to the "Find A Doctor" tool at bcbst.com
- Select "Vision"
- Enter your address or ZIP code to find network providers closest to you.

You also have access to the following optical retail locations:



2. Schedule an Appointment and Present Your Member ID Card

Call the provider to schedule an appointment and confirm that they are in the network. Or, stop by one of the many providers who offer walk-in appointments. Many providers offer evening and weekend hours to fit your busy schedule.

VisionBlue network providers will charge you based on the in-network member cost listed in your benefit summary and will file claims directly with the vision claims administrator. You will be responsible for any copayments, non-covered costs and costs above your plan allowances.

3. Out-of-Network Benefits

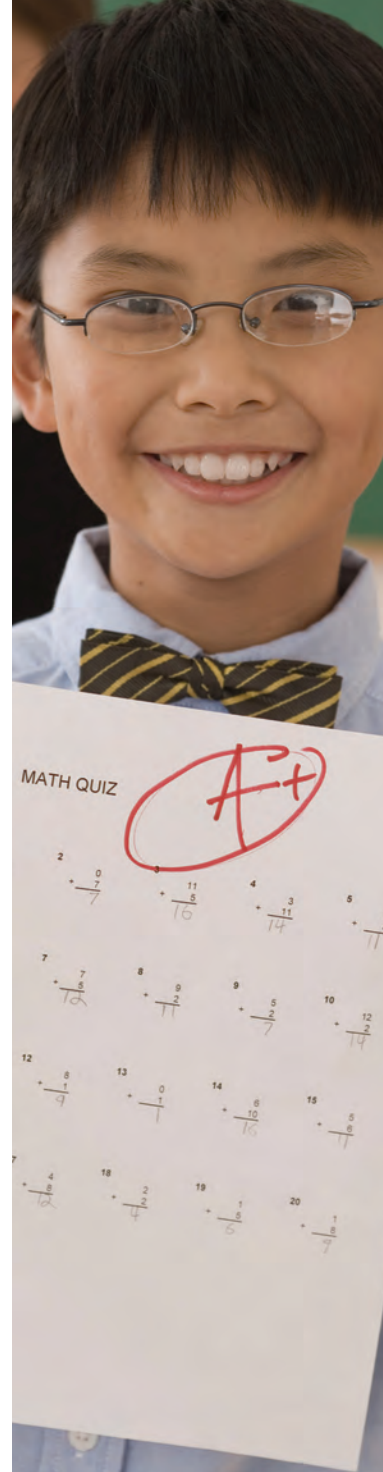
If you visit an out-of-network provider, you must pay in full at the time of your visit and then submit a claim for eligible reimbursements. Out-of-network benefits may not apply. Check your plan benefit summary for more information.

To obtain a claims form:

- Visit bcbst.com
- Call the Vision customer service number on your member ID card

Mail your claim and itemized receipts to the VisionBlue claims administrator:

EyeMed Vision Care ATTN: OON CLAIMS • P.O. Box 8504 • Mason, OH 45040



Your Member ID Card

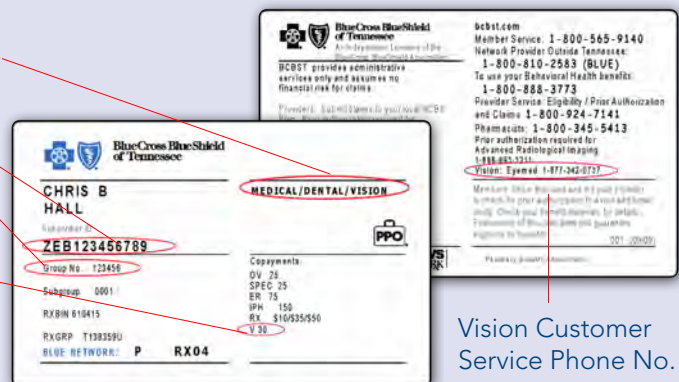
- Always carry your member ID card with you.
- Protect it from misuse as you would a credit card.
- Show it whenever you visit a provider.
- Get a replacement if your member ID card is lost or stolen by visiting BlueAccess member self-service on our Web site, bcbst.com, or by calling Customer Service at 1-800-523-1478.

Your Coverage

Your ID No.

Your Group No.

Vision Copay



Vision Customer Service Phone No.

Your VisionBlue Benefits

Your VisionBlue benefit plan includes coverage for one routine eye exam every 12 months for each member covered by the plan. Exams for network providers will include eye dilation as needed, refraction and evaluation of the following:

- Visual acuity
- Visual field screening
- Pupils and iris
- Area surrounding eye
- Eye and lid conjunctiva
- Extra-ocular muscles
- Examination of cornea, lens, anterior chamber
- Intraocular pressure (glaucoma)
- Optic nerve
- Posterior segment
- Neurological evaluation of eye reflexes and movement

If your plan also covers routine vision materials, then frames, standard lenses or contact lenses are provided with your plan's copayments and allowances. Lens options are also available at a discount when received from a network provider.

Get the Information You Need at bcbst.com

When you visit bcbst.com, you have a world of resources at your fingertips. In fact, most BlueCross BlueShield of Tennessee member services are available online, around the clock. And part of your member experience includes BlueAccess, your gateway to our secure member Web pages.

Registration for BlueAccess is Easy!

1. Go to **bcbst.com**
2. Select the **"Register now!"** link at the bottom of the BlueAccess box
3. Select **"Member"**
4. **Enter your member ID information** and select **"Go>>"**
5. Enter a **User ID, password, security information** and select **"Register>>"**

After you register, you can log in to BlueAccess to view specific information about your plan and your care. The "My Benefit Information" tab has your summary of benefits, including frequency and benefit limits. You can also check information about vision materials, if they are part of your plan.



Vision Savings All Year Long

VisionBlue saves you money on all of your eye care and eyewear needs. From glasses to cleaning supplies, you and your eligible dependents will enjoy discounts year-round when you visit network providers.

Value added discounts include:	
Eyeglasses	40% off retail price when you purchase additional complete pairs of glasses* (frames, lenses and lens options). <i>Available after your eyewear benefit has been used.</i>
Conventional Contact Lenses	15% discount off conventional contact lenses. <i>Available after your eyewear benefit has been used.**</i>
Non-Covered Items	20% off retail price of vision care items purchased at participating provider locations including non-prescription sunglasses, cleaning supplies and accessories**
Laser Vision Correction	15% off regular price and 5% off promotional price on laser vision correction performed by U.S. Laser Vision Network providers. Call 877-5LASER6 or visit EyeMedlasik.com for more details.

*Frames, lenses or lens options purchased separately are 20% off retail price.

**Discount does not apply to doctor's services or contact lenses.

Benefit Detail Questions?

We have the answers. Call us.

1-877-342-0737

We're here 7 days a week.

Monday – Saturday 8 a.m. - 11 p.m. (Eastern)

Sunday 11 a.m. – 8 p.m. (Eastern)



Use Well+Wise Health Tools and Programs for Your Better Health

Well+Wise provides healthy solutions for you and your family. It brings together wellness-related services, programs and resources from across BlueCross BlueShield of Tennessee, helping you make positive steps toward better health and more informed choices about health care quality and spending. Best of all, Well+Wise works with you before health risks grow into serious health problems.

Well+Wise programs and resources include:

- **BluePerks** for discounted services not covered by your health plan
- **Personal Health Manager** to help you collect your personal health information in one convenient record
- **Personal Health Analysis** that enables you to evaluate your current health risks
- **WalkingWorks** to help you start and maintain a regular walking routine, and many others

BluePerks

Exclusively for members, as part of our Well+Wise member experience, the BluePerks discount program features savings of up to 50% on health-related products and elective services not typically covered by health or dental plans when you present your BlueCross BlueShield of Tennessee member ID card. Visit bcbst.com and select the “learn about” tab and choose “BluePerks”.

BluePerks Discount Drug Card

You can save up to 20% on any prescription drug not covered by your benefit plan with the BluePerks Discount Drug Card, including antibiotics, blood pressure medications and more. Even if you don't have a pharmacy benefit, you can take advantage of this discount.



BluePerks Discounts Include:

- Jenny Craig® weight loss programs
- Fitness memberships
- Massage therapy
- Cosmetic services
- Vision care items
- Vitamins
- Diet and supplement advisors
- Spa services
- Personal trainers
- Mind/Body and relaxation therapy
- Yoga and Tai Chi instruction
- Acupuncture
- Holistic physicians/practitioners
- LASIK corrective vision surgery
- Health magazine subscriptions

Frequently Asked Questions

1. Q. How do I contact customer service?

A. To contact customer service, call us toll free at 1-877-342-0737.

2. Q. How do I order additional member ID cards?

A. To order additional member ID cards, go to BlueAccess members self serve at bcbst.com.

3. Q. Can I take advantage of my benefits as soon as I join the plan?

A. Yes, you can take advantage of your benefits as soon as your plan is effective by showing your member ID card to your vision provider.

4. Q. If I have an exam in June, can I go for another exam in January of the next year?

A. Your benefits provide for an eye exam once every 12 months. You would need to wait 12 months after your last eye exam before you can use your exam benefit again.

5. Q. If my plan includes vision materials, can I get glasses and contacts within the same 12-month benefit period?

A. No, your benefits provide coverage for either eyeglasses or contact lenses once within the 12-month benefit period. See your plan benefit guide for specific details regarding your allowances and when benefits would next be available.

6. Q. What is a Fit and Follow-up?

A. A Fit and Follow-up is a complete evaluation that providers must offer to contact lens patients. You should not wait longer than 45 days for your follow-up and your evaluation should include: a review of contact lens history, visual acuity, over-refraction, evaluation of prescription contact lenses, review/evaluation of the eye and any appropriate documentation/assessment.

7. Q. How do I file a complaint?

A. You can file a complaint by calling customer service.

8. Q. Do I need to show my member ID card every time I go to the provider?

A. Yes, you should show your member ID card at each provider visit and they must verify your eligibility by calling the number on the back of your member ID card.

9. Q. Who do I contact if I have questions about what I owe for my provider visit?

A. You may contact customer service (7 days a week) to inquire about what you owe for a provider visit.

10. Q. Why should I use a network provider?

A. By using a network provider, you will reduce your vision expenses and have access to special pricing on certain services and materials. Non-network providers do not have a contract with us to provide vision services. Some of your vision services provide an out-of-network allowance that can be used at non-network providers, but your savings will not be as significant as your in-network benefits.

11. Q. What is the right age for my child's first eye exam?

A. Recommendations are that a child's first eye exam be at the age of two.

12. Q. If I don't use my all of my vision material allowance can I use it for something else?

A. No. Your allowances are available for specified materials. The allowance can only be applied once per benefit period and cannot be used towards any other purchases.

13. Q. Can I use my HSA for additional amounts I may owe for my vision services?

A. Yes, your vision expenses are considered a qualified section 125 expense and may be paid with an HSA.

14. Q. What are progressive lenses?

A. Progressive lenses are often referred to as "no-line" bifocals or trifocals. Because they do not have lines, progressive lenses allow the wearer to focus at many different distances and allow a smoother transition between those distances.

15. Q. Can I get multiple lens options?

A. Yes, you are able to choose which lens options will be applied to your lenses during your purchase. With network providers, you will be able to take advantage of special pricing on the most popular lens options and 20% off any lens options not specifically offered by the plan.

16. Q. Can my child get non-breakable lenses?

A. Yes, non-breakable (polycarbonate) lenses are standard for dependant children under age 19 and are covered at no additional charge if your plan covers vision materials.

17. Q. Do my benefits accumulate if I don't use them?

A. No, your benefits do not accumulate if you do not use them. However, all members are encouraged to take advantage of their benefits by receiving an eye exam each 12 months.

18. Q. Can I request for my optometrist to be added to the VisionBlue network?

A. Yes, you can request for your optometrist to be added to the VisionBlue network by calling customer service at 1-877-342-0737. Your optometrist will be sent information about joining the network. However, some providers choose not to participate with us.



BlueCross BlueShield of Tennessee
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bcbst.com