



## 2024 GROUP VISION PLANS | Focused on choice





## A VISION PLAN from a leader in health

Blue Cross and Blue Shield of North Carolina (Blue Cross NC) offers you choice and flexibility with our Blue 20/20 vision plans. You have access to one of the nation's largest networks of vision providers through the EyeMed® Vision Care (EyeMed) Access Network.<sup>1</sup> That means your employees can find a provider with a location and hours that are convenient for them.

### Blue 20/20 reinforces your company's health plan

Through a comprehensive eye exam, an eye doctor can often see early signs of many health conditions,<sup>2</sup> such as:

- Brain tumors
- Cataracts
- Diabetes
- Glaucoma
- Heart disease
- High blood pressure
- High cholesterol
- Rheumatoid arthritis
- Sickle cell anemia
- Some cancers
- Stroke

By spotting these issues early on, employees can get treatment sooner. And that often leads to health improvements and lower costs.

### A clear advantage for you – and your employees

Even the slightest vision problem can reduce an employee's productivity and effectiveness, and that can affect your bottom line.<sup>3</sup> Additionally, having vision coverage as part of your benefits package is a great way to attract and retain employees.

- **Simplified administration for you** – Billing, member enrollment and maintenance, and account management centralized with your Blue Cross NC medical and dental offering
- **Easy to use for your employees** – Your employees get a single member ID card<sup>4</sup> and a single employee portal that covers medical, dental and vision

### The EyeMed Access Network offers you the largest choice of providers:\*



\*For a full list of providers, go to BlueCrossNC.com, select Members, click on Find Care<sup>5</sup> and then click on the Blue 20/20 button below "Services and cost-saving details for health plan members." Blue Cross NC does not recommend, endorse, warrant or guarantee any specific vendor, product or service available through the EyeMed Access Network, their largest network.

### Other valuable information

You'll also have access to a useful online resource for eye health: **EyeSiteOnWellness.com**.<sup>6</sup> This website contains a library of articles and videos. They can help you inform your employees about the value of good vision care.

## Blue20/20<sup>™</sup> Plan Options

EXAM ONLY	EXAM PLUS	LENS & FRAME ONLY	LENS & FRAME PLUS
A comprehensive eye exam benefit	A comprehensive eye exam with allowance or copay benefits for materials	An easy-to-use materials allowance	An easy-to-use materials allowance paired with a comprehensive eye exam
Coverage for routine comprehensive eye exams	Coverage for routine comprehensive eye exams	Routine comprehensive eye exams <b>NOT COVERED</b>	Coverage for routine comprehensive eye exams
No allowance	Allowance for frames AND a choice of a copayment for lenses OR an allowance for contact lenses <sup>7</sup>	Flat dollar allowance for prescription eyeglasses or contact lenses <sup>7</sup>	Flat dollar allowance for prescription eyeglasses or contact lenses <sup>7</sup>
ADDITIONAL IN-NETWORK SAVINGS			
An average of 35% off complete pairs of prescription eyeglasses and prescription sunglasses on initial purchase, and additional pair discount of 40% off <sup>8</sup>	40% off additional complete sets of prescription eyeglasses and prescription sunglasses <sup>8</sup>	40% off additional complete sets of prescription eyeglasses and prescription sunglasses <sup>8</sup>	40% off additional complete sets of prescription eyeglasses and prescription sunglasses <sup>8</sup>
15% off conventional contact lenses			
Discounts of 15% off retail or 5% off promo price for LASIK or PRK			
20% off select non-covered items, including non-prescription sunglasses			
Special offers on Blue Connect <sup>SM</sup> for discounts on frames and lenses, contacts and other vision services and items			





# MEMBER support

Your employees will have access to all of their Blue Cross NC plans through Blue Connect. Anytime they go online to [BlueConnectNC.com](https://BlueConnectNC.com) and log in to their Blue Connect portal, from the Vision tab they can:

- Find an eye care provider
- Review their benefits
- Check claim status
- Print or download a replacement member ID card

## We're here to help!

**Please contact your authorized Blue Cross NC agent or sales representative to learn more about Blue 20/20.**

### Limitations & Exclusions

This is a partial list of services that are not covered by Blue 20/20. Refer to the 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

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 the benefit booklet or the contract. This brochure contains a summary of benefits only. It is not the vision plan policy. The policy is the vision plan contract. If there is any difference between this brochure and the policy, the provisions of the policy will control.

1 EyeMed Vision Care; EyeMed Access Network provider listing as of May 12, 2023.

2 Reena Mukamal. "20 Surprising Health Problems an Eye Exam Can Catch." American Academy of Ophthalmology, April 29, 2022. Online: [www.aao.org/eye-health/tips-prevention/surprisinghealth-conditions-eye-exam-detects](https://www.aao.org/eye-health/tips-prevention/surprisinghealth-conditions-eye-exam-detects) (Assessed July 2022).

3 Transitions Healthy Sight Working For You, February 6, 2019. [www.multivu.com/players/English/8484951-transitions-employee-perceptions-vision-benefits-survey-2019/](https://www.multivu.com/players/English/8484951-transitions-employee-perceptions-vision-benefits-survey-2019/) (Accessed August 2022).

4 ID cards are for identification purposes only. They do not guarantee eligibility or payment of your claim.

5 Blue Cross and Blue Shield of North Carolina (Blue Cross NC) offers several decision support tools to aid our members in making decisions around their health care experience. These tools are offered for convenience and should be used only as reference tools. Members should consult their own legal counsel, tax advisor or personal physician as applicable throughout their health care experience.

6 Website managed and maintained by EyeMed Vision Care (EyeMed).

7 Certain brand-name vision materials in which the manufacturer imposes a no-discount practice are excluded. An allowance for frames and contacts with a copayment for lenses provide flexibility, while a flat dollar allowance provides an easy, single rate for your total eyeglasses – both lenses and frames, or contacts.

8 Discount applies to materials only and not fittings for contact lenses.

On behalf of Blue Cross NC, EyeMed assists in the network services of our Blue 20/20 product. EyeMed is an independent company which provides vision benefits and administrative services. EyeMed does not offer Blue Cross or Blue Shield products or services.

LASIK or PRK discounts offered through the U.S. Laser Network are owned and operated by LCA Vision. LCA Vision is an independent company that is solely responsible for the services it provides. LCA Vision does not offer Blue Cross or Blue Shield products or services.

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