THANK YOU FOR YOUR INTEREST IN BLUE VIEW VISION!

This proposal outlines the basic components of the plan, including quick answers about what's covered and how we stand apart from the rest.





Proposal for Blue View VisionSM B3-10.20 For groups with 2-50 Employees

Focusing on the Health of Our Members

At Blue Cross Blue Shield of Georgia, we know the health of your business and the health of your employees are related. Vision exams can help lead to the early detection of major health problems before they become more serious. Chronic health conditions such as Diabetes are on the rise, so we clinically integrate* with our health plan to identify those who are at high risk. We are the first to initiate a program that enables two-way communication between our eye care providers and medical providers – so they are better informed – and our members can receive even better care.

* Member's health plan must include 360° Health®

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% ¹
- Even a slight vision problem can reduce workplace productivity by 10% and work accuracy by 40% ²
- 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 correction ³
- 1. Vision Council of America, Vision in Business, 2007
- 2. "Vision in Business", Vision Council of America, July 2007
- 3. Consumer Perceptions of Managed Vision Care, Jobson Research, 2008

Going Beyond

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

Access to a Diverse National Network

Blue View Vision's provider network is comprised of over 30,000 doctors at more than 25,000 locations nationwide, offering a generous mix of independent practitioners and marquee retail locations including 1-800 CONTACTS, LensCrafters®, Pearle Vision®, Sears OpticalSM, Target Optical®, and JCPenney® Optical. 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 filling 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 three days a year!
- 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.

Accepted on behalf of Group		
Print Name	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.

PROPOSED BLUE VIEW VISION PLAN DESIGN

VISION PLAN BENEFITS

Routine eye exam once every calendar year

Eyeglass frames

Once every two calendar years members may select an eyeglass frame and receive an allowance toward the purchase price

Eyeglass lenses (Standard)

Once every calendar year 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 enhancements

When obtaining covered eyewear from a Blue View Vision provider, members may choose to add any of the following lens enhancements at no extra cost.

- Transitions: Lenses (for a child under age 19)
- Standard Polycarbonate (for a child under age 19)
- Factory Scratch Coating

Contact lenses once every calendar year

Instead of eyeglass lenses, an allowance toward the cost of a supply of contact lenses may be chosen.

- Elective Conventional Lenses; or
 - Elective Disposable Lenses; or
- Non-Elective 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.

IN-NETWORK	OUT-OF-NETWORK
\$10 copay, then covered in full	\$42 allowance
\$130 allowance, then 20% off any remaining balance	\$45 allowance
\$20 copay, then covered in full \$20 copay, then covered in full \$20 copay, then covered in full	\$40 allowance \$60 allowance \$80 allowance
\$0 after eyeglass lens copay \$0 after eyeglass lens copay \$0 after eyeglass lens copay	No allowance on lens enhancements when obtained out-of-network
\$130 allowance, then 15% off any remaining balance	\$92 allowance
\$130 allowance (no additional discount)	\$92 allowance
Covered in full	\$210 allowance

OPTIONAL SAVINGS AVAILABLE FROM IN-NETWORK PROVIDERS		In-network Member Cost (after any applicable copay)
Retinal Imaging	At member's option can be performed at time of eye exam	Not more than \$39
Eyeglass lens upgrades When obtaining eyewear from a Blue View Vision provider, members may choose to upgrade their new eyeglass lenses at a discounted cost. Eyeglass lens copayment applies.	 Transitions lenses (Adults) Standard Polycarbonate (Adults) Tint (Solid and Gradient) UV Coating Progressive Lenses Standard Premium Tier 1 Premium Tier 2 Premium Tier 3 Anti-Reflective Coating Standard Premium Tier 1 Premium Tier 2 Other Add-ons and Services 	\$75 \$40 \$15 \$15 \$65 \$85 \$95 \$110 \$45 \$57 \$68 20% off retail price
Additional Pairs of Eyeglasses Anytime from any Blue View Vision network provider	Complete PairEyeglass materials purchased separately	40% off retail price 20% off retail price
Eyewear Accessories	• Items such as non-prescription sunglasses, lens cleaning supplies, contact lens solutions, eyeglass cases, etc.	20% off retail price
Contact lens fit and follow-up Available following a comprehensive eye exam	Standard contact lens fittingPremium contact lens fitting	Up to \$55 10% off retail price
Conventional Contact Lenses	Discount applies to materials only	15% off retail price

ADDITIONAL SAVINGS AVAILBLE THROUGH OUR SPECIAL OFFERS PROGRAM

Members can take advantage of savings opportunities from dozens of vendors on a variety of products and services, including LASIK vision surgery, hearing services and aids, wellness products, weight loss programs, fitness memberships, elder care services, 1-800 CONTACTS* and much more.

Transitions and the swirl are registered trademarks of Transitions Optical, Inc.

^{*}Discount cannot be used in conjunction with covered benefits