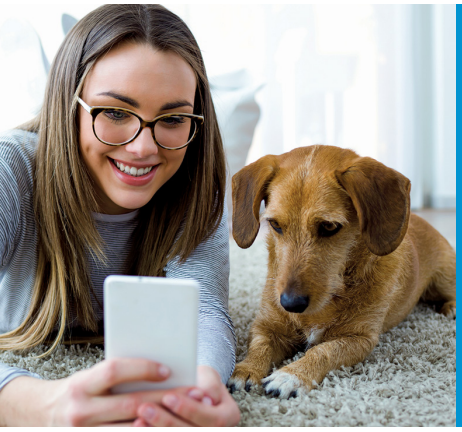


BlueCross BlueShield Minnesota

2027

# BLUE CROSS VISION

Value Plan with Exam

## Regular eye exams: A window to your health.

Nearly 93 million Americans are at high risk for serious vision loss, but only half visited an eye doctor in the past 12 months.[1] Your Blue Cross Vision plan includes benefits to help keep you and your wallet healthy, including:

- 100 percent coverage for routine eye exam after a small copay
- No waiting period
- Coverage for eyeglasses or contact lenses
- Scratch-resistant coating and tinting of plastic lenses
- Blue light lens coverage — to protect your eyes from harmful blue light emitted from electronic devices
- Davis Vision Exclusive Collection frames and contact lenses (private practice providers)
- Enhanced benefits including an additional $50 frame allowance at all Visionworks locations
- LASIK discounts available through QualSight LLC®[2]

**Comprehensive eye exams can help detect more than 270 serious health conditions.[3]**

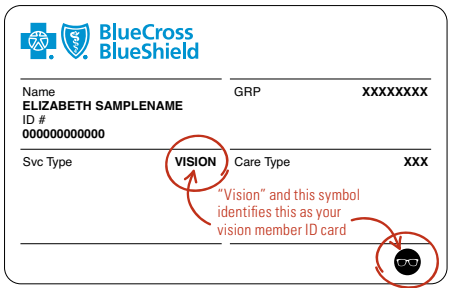
### THE BLUE CROSS DIFFERENCE

As a Blue Cross member, you get these exclusive benefits:

- Fixed lens pricing on all plans — members pay the same no matter where they go in network
- Free one-year breakage warranty
- Discounts on a second pair of eyewear with in-network providers

### VISION ID CARD: YOUR ACCESS TO EYE CARE

If you have a Blue Cross and Blue Shield of Minnesota medical plan, you will have a member ID card for your vision plan and a separate ID card for your medical plan. Use your vision member ID card when you want to access benefits through your vision plan.




Once you're a member, you'll receive your ID card. This is only a sample.

[1]Centers for Disease Control and Prevention, 2022.

[2]Terms and savings are subject to change. QualSight is an independent company that does not offer Blue Cross products or services. QualSight is solely responsible for its products and services.

[3]American Optometric Association, 2022.

# 2027 Blue Cross Vision
## Value with Exam

BlueCross BlueShield Minnesota

| | In-network benefit | Out-of-network reimbursements |
|---|---|---|
| **EYE EXAMS** – One exam every 12 months | | |
| **Eye exam**<br>Includes dilation when recommended by eye care professional | 100% after $10 copay | $40 |
| **PRESCRIPTION GLASSES** – Lenses and frames are covered once every 12 months. Benefit available for eyeglasses *or* contact lenses | | |
| **Lenses***<br>Single vision, lined bifocal, trifocal, lenticular | 100% after $25 copay | Single vision: $40<br>Bifocal/progressive: $60<br>Trifocal: $80<br>Lenticular: $100 |
| **Enhanced frame allowance at Visionworks** | $180 plus 20% discount on remaining costs*** | Not Applicable |
| **Frame allowance** | $130 plus 20% discount on remaining costs*** | $50 |
| **Davis Vision Exclusive Collection****<br>- Fashion and Designer levels<br>- Premier level | <br>100%; no copay<br>100%; $25 copay | Not Applicable |
| **EYE GLASS ENHANCEMENTS MEMBER COPAYS** | | |
| - Tinting of plastic lenses | $0 | Not Covered |
| - Scratch-resistant coating | Standard: $0 / Premium: $30 | |
| - Polycarbonate lenses<br>- Children, monocular patients and those with a prescription of ≥ +/- 6.00 diopters<br>- Adults | <br>$0<br>$30 | |
| - Ultraviolet coating | $12 | |
| - Anti-reflective coating | Standard: $35 / Premium: $48 / Ultra: $60 / Ultimate: $85 | |
| - Blue light filtering | $15 | |
| - Progressive lenses | Standard: $50 / Premium: $90 / Ultra: $140 / Ultimate: $175 | |
| - High-index lenses | $55 / $120 | |
| - Polarized lenses | $75 | |
| - Plastic photochromic lenses | $65 | |
| - Scratch protection plan | Single vision: $20 / Multifocal vision: $40 | |
| **CONTACT LENSES** – Once every 12 months. Benefit available for eyeglasses *or* contact lenses | | |
| **Non-collection contact lens allowance**†††** | $130 plus 15% discount on remaining costs*** | $105 |
| - Evaluation, fitting and follow-up care for standard lenses<br>- Evaluation, fitting and follow-up care for specialty lenses | 100% after $25 copay<br>$60 allowance after $25 copay plus 15% discount on remaining costs*** | Not Covered |
| **Collection contact lenses†**<br>- Disposable<br>- Planned replacement | <br>up to 4 boxes<br>up to 2 boxes | Not Applicable |
| - Evaluation, fitting and follow-up care | 100% after $25 copay | Not Applicable |
| **Visually required contact lenses**<br>Evaluation, fitting and follow-up care (preauthorization required) | Member pays $0 | $225 |

*Your plan covers a wide variety of lenses. Be sure the lenses you choose are covered by your plan. You'll have to pay the full cost for lenses your plan doesn't cover. Your eyecare/eyewear provider can assist you with this, or you can contact customer service at the number on your vision member ID card.

**Davis Vision Exclusive Collection available at many participating independent provider offices. Collection is subject to change.

***Additional discounts not applicable at glasses.com, 1800contacts.com, Walmart, Sam's Club, Costco, or where limited by law or manufacturer restrictions.

†Available at many participating independent provider offices. Collection is subject to change. Boxes must be ordered as part of a single transaction.

††Available at participating retail providers.

Not all providers or locations of a retail chain may choose to participate in the network. You can contact customer service at the number on your vision member ID card or the provider directly to confirm network participation.

**This plan provides vision coverage only. Your vision plan's benefit booklet will contain more details on standard plan exclusions and frequency limitations. In the event of a discrepancy, the benefit booklet will supersede this summary.**

Davis Vision is an independent company providing vision benefit management services and access to their network. Each provider in the network is an independent contractor and is not our agent. If you receive services from a nonparticipating provider, you will be responsible for the difference between what Blue Cross will reimburse and what the provider bills.

Blue Cross® and Blue Shield® of Minnesota and Blue Plus® are nonprofit independent licensees of the Blue Cross and Blue Shield Association.

## FIND AN EYECARE PROVIDER

Blue Cross Vision plans use the Davis Vision network, a national network of private practices and retail locations. You have access to more than 3,600 access points in Minnesota and more than 197,000 access points nationally.[1] Some of the additional retail locations and online providers include:

**Retail locations**

- Target Optical
- Pearle Vision
- America's Best
- JCPenney Optical
- Shopko Optical

**Online providers**

- 1800contacts.com
- glasses.com
- warbyparker.com

**5 OUT OF 5**

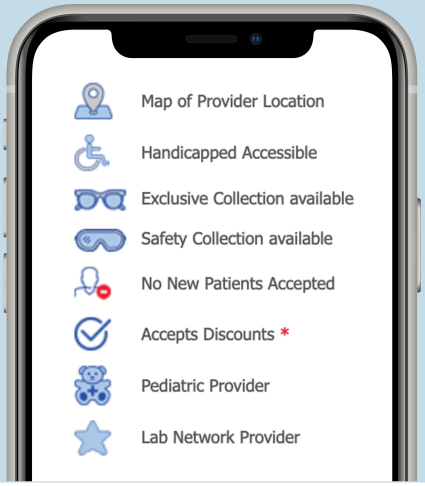
**TOP OPTICAL RETAILERS PARTICIPATE**
including Visionworks, Costco, Walmart, Sam's Club and LensCrafters[2]

## LEARN MORE

Talk with your employer to get more information.

Your medical plan and your vision plan have two different networks. To find a provider for your Blue Cross Vision plan, visit **bluecrossmn.com/FindAnEyeDoctor.**

When searching for a provider, you can filter the search based on where the provider is located and the services offered.




[1]Davis Vision, 2025.

[2]Retail partners of Davis Vision.

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