

# The clear choice in vision coverage

Vision coverage is one of the most requested benefits from employees. Routine vision exams are vital to maintaining good overall health and help detect health problems such as diabetes and hypertension.

To meet the needs of your clients, we offer a range of affordable vision plans with easy access to a nationwide vision provider network<sup>1</sup>. Members can go to nearly 18,000 ophthalmologists, optometrists, and opticians, including 5,600 in California. Now, that's clearly a good choice.

## Key advantages

- Choice of network or non-network providers for services
- Provider network includes independent eyecare professionals and retail providers including Wal-Mart, LensCrafters, Pearle Vision, Site For Sore Eyes, For Eyes Optical and Target Optical.
- No eye exam copayment
- Voluntary vision plan with no minimum employer contribution requirements<sup>2</sup>.
- Choice of frame allowance: \$100, \$120 or \$130

## Good vision care and value for clients

Coverage for routine vision care is a good value for employees. Consider the need: **More than 169 million Americans and 70% of the workforce use corrective eyewear<sup>3</sup>**. Most of them will pay for vision care out of their own pockets. Look at our example of the cost of vision coverage and employees' potential savings. Simply, it's the benefit that your clients will use.

### With vision coverage

If an employee is covered by the Vision Deluxe 0/25/130 plan, the annual cost for the employer and employee is:

### Without vision coverage

Now compare the average out-of-pocket retail cost for a vision exam, eyewear lenses, and frames:

<b>Annual premium</b> (\$13.95 x 12 months)	\$167.40	<b>Vision exam</b>	\$73.00
<b>Employer-paid</b> (minimum of 25%)	- \$41.85	<b>Eyewear lenses</b> (progressive photochromic)	\$200.00
<b>Employee total annual premium</b>	= \$125.55	<b>Anti-reflective coating</b>	\$50.00
<b>Copayment for materials</b>	+ \$25.00	<b>Eyewear frames</b>	+ \$130.00
<b>Total employee cost</b>	<b>= \$150.55</b>	<b>Total retail cost</b>	<b>= \$453.00</b>

**Now compare them: That's over a \$300 savings!**

The sample uses the employee rate for a group of 2 to 50 as of July 1, 2009. Rates for groups with 51 or more employees vary by group demographics. All rates are subject to change.

### How to read our plan names:

The plan name correlates to dollar amounts for the eye exam copayment, materials copayment (lenses, frames and low vision aids), and frame allowance. For example, the Vision Plus 0/15/120 plan offers a \$0 eye exam copayment, \$15 copayment for materials, and a \$120 frame allowance.

## Fast quotes

Need a quote right away? For groups with 2 to 499 employees, you can get proposals with rates at [blueshieldca.com/producer](https://blueshieldca.com/producer). For more information, contact your Blue Shield representative or call Producer Services at (800) 559-5905.

## Offer the plan that matches your clients' needs

Select the vision plan that's right for your clients by matching their request and requirements with the plan name below. Vision plans can be sold to groups with a Blue Shield medical plan or as a stand-alone plan. All Blue Shield vision plans are available to groups of two or more eligible employees.

Group requests	Then offer
- A vision plan with a Blue Shield health plan; - One combined bill for both vision and medical plans; - Employee and dependent enrollment that matches medical plan;	Vision Basic
Vision Basic when employee and dependent enrollment doesn't match a Blue Shield medical plan; A vision plan design of 12-24-24 <sup>4</sup>	Vision Standard <sup>5</sup>
A vision plan design of 12-12-24 <sup>4</sup>	Vision Plus
A vision plan design of 12-12-12 <sup>4</sup>	Vision Deluxe
To enroll employees who want vision coverage, even if some are enrolled in a medical plan that's not Blue Shield	Vision Standard or Vision Plus or Vision Deluxe
A vision plan offered by the employer where employees pay the full vision premium	Vision Standard Voluntary <sup>2</sup>
A custom vision plan design (for groups of 150+ eligible employees)	Custom benefits based on: Vision Standard or Vision Plus or Vision Deluxe

These are just a few examples of how you might want to recommend our plans. If you have any questions about which plan to offer your client, contact your Blue Shield representative.

Note: Vision Basic plans are underwritten by Blue Shield of California or Blue Shield of California Life & Health Insurance Company (Blue Shield Life), depending on which health plan they accompany. Vision plans that are available without an accompanying health plan are underwritten by Blue Shield Life. These plans are administered by a vision plan administrator. Please refer to the *Evidence of Coverage or Certificate of Insurance* to identify which Blue Shield company underwrites your client's vision coverage.

1 Vision providers are available by arrangement through a vision plan administrator.

2 Groups of 2 to 50 must have a minimum of 10 enrolling employees. Groups of 51 or more must have 10 or more enrolling employees if they purchase Blue Shield medical coverage, or a minimum of 40 enrolling employees if they do not purchase Blue Shield medical coverage.

3 Vision in Business Report. (2007, Jul. 2). *Vision Council of America*.

4 Frequency of eye exam (every 12 months), lenses or contacts (every 24 or 12 months) and frame allowance (every 24 or 12 months).

5 Vision Standard plans offer the same benefits and pricing as Vision Basic plans, but employee participation doesn't need to match a Blue Shield health plan.

The employee participation requirement for Vision Standard plans is 75%.