

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 Vision<sup>SM</sup> Option 26



**Ernst Enterprises**

**7/1/2014**

**100+ Eligible Employees**

### Focusing on the Health of Our Members

At Anthem Blue Cross and Blue Shield, 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% <sup>1</sup>
- Even a slight vision problem can reduce workplace productivity by 10% and work accuracy by 40% <sup>2</sup>
- 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 <sup>3</sup>

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 Optical<sup>SM</sup>, 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.

#### Monthly Rates (100+ EE)

Employer Paid  Voluntary

**Commission: 10%**

Employee: \$7.96

Employee + Spouse: \$13.92

Employee + Child(ren): \$15.12

Employee + Family: \$23.08

**2 year rate guarantee**

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.

### Accepted on behalf of Group

--	--	--

Print Name

Signature

Date

**Ernst Enterprises**  
**PROPOSED BLUE VIEW VISION PLAN DESIGN**

**VISION PLAN BENEFITS**

**Routine eye exam** once every 12 months

**Eyeglass frames**

Once every 24 months members may select an eyeglass frame and receive an allowance toward the purchase price

**Eyeglass lenses (Standard)**

Once every 12 months 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 12 months

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	\$40 allowance
\$20 copay, then covered in full	\$60 allowance
\$20 copay, then covered in full	\$80 allowance
\$0 after eyeglass lens copay	No allowance on lens enhancements when obtained out-of-network
\$0 after eyeglass lens copay	
\$0 after eyeglass lens copay	
\$130 allowance, then 15% off any remaining balance	\$105 allowance
\$130 allowance (no additional discount)	\$105 allowance
Covered in full	\$210 allowance

**OPTIONAL SAVINGS AVAILABLE FROM IN-NETWORK PROVIDERS**

**In-network Member Cost (after any applicable copay)**

<b>Retinal Imaging</b>	• At member's option can be performed at time of eye exam	Not more than \$39
<b>Eyeglass lens upgrades</b>	• <b>Transitions</b> lenses (Adults)	\$75
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.	• Standard Polycarbonate (Adults)	\$40
	• Tint (Solid and Gradient)	\$15
	• UV Coating	\$15
	• Progressive Lenses	
	• Standard	\$65
	• Premium Tier 1	\$85
	• Premium Tier 2	\$95
	• Premium Tier 3	\$110
	• Anti-Reflective Coating	
	• Standard	\$45
	• Premium Tier 1	\$57
	• Premium Tier 2	\$68
	• Other Add-ons and Services	20% off retail price
<b>Additional Pairs of Eyeglasses</b>	• Complete Pair	40% off retail price
Anytime from any Blue View Vision network provider	• Eyeglass materials purchased separately	20% off retail price
<b>Eyewear Accessories</b>	• Items such as non-prescription sunglasses, lens cleaning supplies, contact lens solutions, eyeglass cases, etc.	20% off retail price
<b>Contact lens fit and follow-up</b>	• Standard contact lens fitting	Up to \$55
Available following a comprehensive eye exam	• Premium contact lens fitting	10% off retail price
<b>Conventional Contact Lenses</b>	• 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, **1800CONTACTS**\* and much more.

\*Discount cannot be used in conjunction with covered benefits

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

Anthem Blue Cross and Blue Shield is the trade name of: In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Ohio: Community Insurance Company. In Wisconsin: Blue Cross Blue Shield of Wisconsin (BCBSWI), which underwrites or administers the PPO and indemnity policies; CompCare Health Services Insurance Corporation (CompCare), which underwrites or administers the HMO policies; and CompCare and BCBSWI collectively, which underwrite or administer the POS policies. Independent licensees of the Blue Cross and Blue Shield Association. © ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross and Blue Shield names and symbols are the registered marks of the Blue Cross and Blue Shield Association.