You have many choices when it comes to using your benefits. As a Blue View Vision Insight plan member, you have access to one of the nation’s largest vision networks. You may choose from many private practice doctors, local optical stores, and national retail stores including LensCrafters®, Target Optical®, Sears Optical® and JCPenney® Optical. You may also use your in-network benefits to order eyewear online at Glasses.com and ContactsDirect.com. To locate a participating network eye care doctor or location, log in at anthem.com/ca, or from the home page menu under Care, select **Find a Doctor**. You may also call member services for assistance at 1-866-940-8306.

**Out-of-Network** – If you choose to, you may instead receive covered benefits outside of the Blue View Vision Insight network. Just pay in full at the time of service, obtain an itemized receipt, and file a claim for reimbursement up to your maximum out-of-network allowance.

### YOUR BLUE VIEW VISION INSIGHT PLAN BENEFITS

<table>
<thead>
<tr>
<th>Routine Eye Exam</th>
<th>IN-NETWORK</th>
<th>OUT-OF-NETWORK</th>
<th>FREQUENCY</th>
</tr>
</thead>
<tbody>
<tr>
<td>A comprehensive eye examination</td>
<td>$10 copay</td>
<td>Up to $49 allowance</td>
<td>Once every benefit year</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Eyeglass Frames</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>One pair of eyeglass frames</td>
<td>$120 allowance, then 20% off any remaining balance</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Eyeglass Lenses <em>(instead of contact lenses)</em></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>One pair of standard plastic prescription lenses:</td>
<td>$25 copay</td>
</tr>
<tr>
<td><strong>Single vision lenses</strong></td>
<td>$25 copay</td>
</tr>
<tr>
<td><strong>Bifocal lenses</strong></td>
<td>$25 copay</td>
</tr>
<tr>
<td><strong>Trifocal lenses</strong></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Eyeglass Lens Enhancements</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>When obtaining covered eyewear from a Blue View Vision Insight provider, you may add any of the following lens enhancements at no extra cost.</td>
<td>$0 copay</td>
</tr>
<tr>
<td><strong>Transitions Lenses (for a child under age 19)</strong></td>
<td>$0 copay</td>
</tr>
<tr>
<td><strong>Standard polycarbonate (for a child under age 19)</strong></td>
<td>$0 copay</td>
</tr>
<tr>
<td><strong>Factory scratch coating</strong></td>
<td>$0 copay</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Contact Lenses <em>(instead of eyeglass lenses)</em></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Contact lens allowance will only be applied toward the first purchase of contacts made during a benefit period. Any unused amount remaining cannot be used for subsequent purchases in the same benefit period, nor can any unused amount be carried over to the following benefit period.</td>
<td>$120 allowance, then 15% off any remaining balance</td>
</tr>
<tr>
<td><strong>Elective conventional (non-disposable)</strong></td>
<td>$120 allowance (no additional discount)</td>
</tr>
<tr>
<td>OR</td>
<td>Covered in full</td>
</tr>
<tr>
<td><strong>Elective disposable</strong></td>
<td></td>
</tr>
<tr>
<td>OR</td>
<td></td>
</tr>
<tr>
<td><strong>Non-elective (medically necessary)</strong></td>
<td></td>
</tr>
</tbody>
</table>

This is a primary vision care benefit intended to cover only routine eye examinations and corrective eyewear. Blue View Vision Insight is for routine eye care only. If you need medical treatment for your eyes, visit Student Health Services to obtain a referral to a participating eye care physician from the medical network. Benefits are payable only for expenses incurred while the group and insured person’s coverage is in force. All terms and conditions of coverage, including benefits and exclusions, are contained in the member’s policy, which shall control in the event of a conflict with this overview. This benefit overview is only one piece of your entire enrollment package.

**EXCLUSIONS & LIMITATIONS** (not a comprehensive list – please refer to the member Certificate of Coverage for a complete list)

**Combined Offers.** Not to be combined with any offer, coupon, or in-store advertisement.

**Excess Amounts.** Amounts in excess of covered vision expense.

**Sunglasses.** Plano sunglasses and accompanying frames.

**Safety Glasses.** Safety glasses and accompanying frames.

**Not Specifically Listed.** Services not specifically listed in this plan as covered services.

**Lost or Broken Lenses or Frames.** Any lost or broken lenses or frames are not eligible for replacement unless the insured person has reached his or her normal service interval as indicated in the plan design.

**Non-Prescription Lenses.** Any non-prescription lenses, eyeglasses or contacts. Plano lenses or lenses that have no refractive power.

**Orthoptics.** Orthoptics or vision training and any associated supplemental testing.
OPTIONAL SAVINGS AVAILABLE FROM BLUE VIEW VISION INSIGHT PROVIDERS ONLY

Retinal Imaging - at member’s option can be performed at time of eye exam

<table>
<thead>
<tr>
<th>In-network Member Cost (after any applicable copay)</th>
<th>Not more than $39</th>
</tr>
</thead>
</table>

**Eyeglass lens upgrades**
When obtaining eyewear from a Blue View Vision Insight provider, you may choose to upgrade your new eyeglass lenses at a discounted cost. Eyeglass lenses 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

In-network Member Cost

- $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 Insight network provider.

- Complete Pair
- Eyeglass materials purchased separately

In-network Member Cost

- 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.

In-network Member Cost

- 20% off retail price

**Contact lens fit and follow-up**
A contact lens fitting and up to two follow-up visits are available to you once a comprehensive eye exam has been completed.

- Standard contact lens fitting
- Premium contact lens fitting

In-network Member Cost

- Up to $55
- 10% off retail price

**Conventional Contact Lenses**

- Discount applies to materials only

In-network Member Cost

- 15% off retail price

1. Please ask your provider for his/her recommendation as well as the available progressive brands by tier.
2. Please ask your provider for his/her recommendation as well as the available coating brands by tier.
3. Standard fitting includes spherical clear lenses for conventional wear and planned replacement. Examples include but are not limited to disposable and frequent replacement.
4. Premium fitting includes all lens designs, materials and specialty fittings other than standard contact lenses. Examples include but are not limited to toric and multifocal.

Discounts are subject to change without notice. Discounts are not ‘covered benefits’ under your vision plan and will not be listed in your certificate of coverage. Discounts will be offered from in-network providers except where state law prevents discounting of products and services that are not covered benefits under the plan. Discounts on frames will not apply if the manufacturer has imposed a no discount policy on sales at retail and independent provider locations. Some of our in-network providers include:

GLASSES.eu contactsdirect LensCrafters Optical Sears JCPenney Optical

ADDITIONAL SAVINGS AVAILABLE THROUGH ANTHEM’S SPECIAL OFFERS PROGRAM *

Savings on items like additional eyewear after your benefits have been used, non-prescription sunglasses, hearing aids and even LASIK laser vision correction surgery are available through a variety of vendors. Just log in at anthem.com/ca, select discounts, then Vision, Hearing & Dental.

* Discounts cannot be used in conjunction with your covered benefits.

OUT-OF-NETWORK
If you choose to receive covered services or purchase covered eyewear from an out-of-network provider, network discounts will not apply and you will be responsible for payment of services and/or eyewear materials at the time of service. Please complete an out-of-network claim form and submit it along with your itemized receipt to the fax number, email address, or mailing address below. To download a claim form, log in at anthem.com/ca, or from the home page menu under Support select Forms, click Change State to choose your state, and then scroll down to Claims and select the Blue View Vision Out-of-Network Claim Form. You may instead call member services at 1-866-940-8306 to request a claim form.

To Fax: 866-293-7373
To Email: oonclaims@eyewearspecialoffers.com
To Mail: Blue View Vision
Attn: OON Claims
P.O. Box 8504
Mason, OH 45040-7111

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

Anthem Blue Cross is the trade name of Blue Cross of California. Anthem Blue Cross and Anthem Blue Cross Life and Health Insurance Company are independent licensees of the Blue Cross Association. © ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross name and symbol are registered marks of the Blue Cross Association.