

**THIS IS NOT A CONTRACT.** This information highlights *some* of the benefits available through this program and is NOT intended to be a complete list or description of available services. Benefits are subject to the exclusions and limitations contained in your Benefits Booklet. Refer to your Booklet for benefit details.

| HIGHLIGHTS   | PLAN ALLOWANCES                                       |                          |
|--|---|--------------------------|
|  | In-network Providers                                  | Out-of-network Providers |
| Benefit frequencies are based on date of service   |   |                          |
| <b>EXAMINATION</b><br>Once every 12 months   | 100% after \$10 copay                                 | \$32                     |
| <b>FRAMES</b> <sup>1</sup><br>Once every 12 months (ANSI Certified Safety Glasses for Employees Only. Not all providers carry safety glasses in stock. Members will need to contact their provider to ensure participation.) | \$130<br>plus 30% off the retail balance <sup>2</sup> | \$60                     |

| EYEGLASS LENSES (per pair) <sup>1 &amp; 3</sup><br>Once every 12 months (ANSI Certified Safety Glasses for Employees Only. Not all providers carry safety glasses in stock. Members will need to contact their provider to ensure participation.) |      |             |
|---|------|-------------|
| Single Vision Standard Lenses   | 100% | \$24        |
| Bifocal Standard Lenses   | 100% | \$36        |
| Trifocal Standard Lenses  | 100% | \$46        |
| Aphakic/Lenticular Standard Lenses  | 100% | \$72        |
| Polycarbonate Standard Lenses (under age 19)  | 100% | Not covered |

| CONTACT LENSES <sup>1 &amp; 3</sup><br>Once every 12 months                    |   |       |
|--|---|-------|
| Disposable (unlimited boxes)   | \$130, plus 25% off the retail balance <sup>2 &amp; 4</sup> | \$50  |
| Conventional including, but not limited to: Hard/soft daily wear and spherical | \$130, plus 25% off the retail balance <sup>2 &amp; 4</sup> | \$50  |
| Specialty lenses including but not limited to: Bifocal, toric or gas permeable | \$130, plus 25% off the retail balance <sup>2 &amp; 4</sup> | \$50  |
| Medically necessary (per pair)   | 100%  | \$200 |

| CONTACT LENS FITTING & FOLLOW UP<br>Once every 12 months |            |             |
|--|------------|-------------|
| Daily wear   | 100%       | \$20        |
| Extended wear  | 100%       | \$30        |
| Specialty  | \$50 copay | Not covered |

<sup>1</sup> Walmart/Sam's Club: To maintain comparable values with Walmart's pricing structure, your frame allowance will be 50% of the allowance shown above with no additional retail discounts. Your contact lens allowance will be 75% of the allowance shown above with no additional retail discount. Walmart/Sam's Club stores accept Capital Blue Cross Vision for materials, not Lens Options. Doctors affiliated with Walmart/Sam's Club are not Walmart employees; therefore, participation for exams varies.  
<sup>2</sup> Some optometrist affiliated with Optical Retail locations (i.e., Walmart, Visionworks, etc.) are independent providers and may not participate in the Capital Blue Cross Vision program. Discounted amounts may vary and may not be honored at all optical retailers.  
<sup>3</sup> Payment will be made for either lenses or contact lenses within a benefit period. Payment will not be made for both.  
<sup>4</sup> Retail discounts do not apply to Contact Fill.

**VALUE ADDED DISCOUNTS<sup>5</sup>**

Costs associated with the services and materials listed below are the responsibility of the member. Valid at in-network providers only.

| LENS OPTIONS AND ADDITIONAL SERVICES             | MEMBER RESPONSIBILITY              | LENS OPTIONS AND ADDITIONAL SERVICES           | MEMBER RESPONSIBILITY                    |
|--|------------------------------------|--|--|
| Solid Tint                                       | \$10                               | Progressives – Tier 1                          | \$50                                     |
| Fashion / Gradient Tint                          | \$12                               | Progressives – Tier 2                          | \$80                                     |
| Standard Scratch-Resistant Coating               | \$10                               | Progressives – Tier 3                          | \$100                                    |
| Ultraviolet Coating                              | \$12                               | Progressives – Tier 4                          | \$120                                    |
| Glass Photogrey                                  | \$20 (SV); \$30 (bifocal/trifocal) | Progressives – Tier 5                          | \$140                                    |
| Polarized  | \$75                               | Progressives – Tier 6                          | \$165                                    |
| Anti-Reflective Coatings – Tier 1                | \$40                               | Progressives – Tier 7                          | \$190                                    |
| Anti-Reflective Coatings – Tier 2                | \$50                               | Progressives – Tier 8                          | 20% discount off U&C                     |
| Anti-Reflective Coatings – Tier 3                | \$65                               | Blue Blockers                                  | Standard \$40, Premium \$60, Ultra \$150 |
| Anti-Reflective Coatings – Tier 4                | \$80                               | High Index                                     | \$55                                     |
| Anti-Reflective Coatings – Tier 5                | 20% discount off U&C               | Retinal Imaging                                | \$39                                     |
| Polycarbonate Standard Lenses (age 19 and older) | \$25 (SV); \$30 (bifocal/trifocal) | Additional supplies (excluding contact lenses) | 20% discount off U&C                     |
| Blended Bifocal (Segment)                        | \$30                               | Transitions                                    | \$65 (SV); \$70 (bifocal/trifocal)       |
| <b>LASIK SURGERY</b>                             | Retail Discount                    |  |  |

Benefits are issued by Capital Advantage Assurance Company®, a subsidiary company of Capital Blue Cross. Independent licensee of the Blue Cross Blue Shield Association. Communications issued by Capital Blue Cross in its capacity as administrator of programs and provider relations for all companies.

**VALUE ADDED PLUS <sup>5</sup>**

Value Added Plus provides discounts on additional purchases during the benefit period after the insured benefits have been exhausted. Costs associated with the services and materials listed below are the responsibility of the member. Valid at in-network providers only.

| Benefit frequencies are unlimited  |   |
|--|---|
| SERVICE AND MATERIALS  | MEMBER RESPONSIBILITY                                   |
| <b>EXAMINATION</b>   | Balance after \$10 Discount                             |
| <b>FRAMES</b>  | 35% off retail  |
| <b>EYEGLASS LENSES (per pair)</b>  |   |
| Single Vision Standard Lenses  | \$35  |
| Bifocal Standard Lenses  | \$55  |
| Trifocal Standard Lenses   | \$70  |
| Aphakic/Lenticular Standard Lenses   | \$70  |
| <b>CONTACT LENSES<sup>4</sup></b>  |   |
| Disposable (unlimited boxes)   | 10% off retail  |
| Conventional including, but not limited to: Hard/soft daily wear and spherical | 15% off retail  |
| Fitting & Follow up  | 10% off retail  |
| <b>LENS OPTIONS</b>  |   |
| Ultraviolet Coating  | \$12  |
| Tint (Solid & Gradient)  | \$12  |
| Scratch-Resistant Coating (Standard)   | \$15  |
| Polycarbonate (Standard)   | \$35  |
| Anti-Reflective Coating (Standard)   | \$45  |
| Polarized  | \$75  |
| Transitions (Standard)   | \$65 (Single vision)                                    |
|  | \$70 (bifocal or trifocal)                              |
| Blue Blockers  | Standard \$40, Premium \$60, Ultra \$150 or 20% off U&C |
| Standard Progressive Lenses <sup>6</sup>                                       | \$50+ Bifocal or trifocal lens charge                   |
| Additional supplies  | 20% off retail  |

<sup>5</sup>Value Added Discounts & Value Added Plus are not part of the insured benefits. Value Added Discounts & Value Added Plus are a reduced fee-for-service discount program. Members pay a discounted amount for listed services by in-network providers. Capital Blue Cross does not pay the in-network providers for these services. Discounted pricing does not apply at Walmart, Sam's Club and select retailers. Discounted amounts may vary and may not be honored at all in-network provider locations. Contact your provider's office to verify their participation in this program.

<sup>6</sup> Fixed discounted pricing is not available on all brands.

*Deductibles, coinsurance and copayments under this program are separate from any deductibles, coinsurance and copayments described in your company's other health benefits coverage.*