

Affordable, comprehensive vision
coverage for the whole team

INTRODUCING SIMPLY VISIONSM

Excellus  



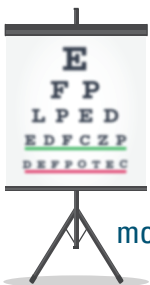
More complete wellbeing is *in sight* with Simply Vision plans.

At Excellus BlueCross BlueShield, we know that taking care of your team is critical to business success. Offering robust voluntary benefits not only attracts top talent, it also helps foster happy, healthy and productive employees by supporting more aspects of their wellbeing—including their eye health.

Beyond helping employees see more clearly, regular eye exams can help catch underlying eye diseases and other health conditions like high blood pressure and diabetes early,¹ preventing permanent vision loss or blindness and preserving long-term eye health and quality of life. **So your employees enjoy better outcomes, lower costs, and peace of mind in knowing they're taking care of their whole health.**

> \$8 billion

Annual cost in sick days, lost productivity and medical bills due to vision disorders²



5th

most common disability among adults is vision difficulty³

Simply Vision plans make offering richer benefits a little easier.

1 A Local Partner

- Our more than 80 years of experience serving our upstate New York neighbors gives us unique insight into what you and your team want and need to get and stay healthy.
- As a non-profit invested in our local community, we proudly pass savings directly on to our members and into things like community health programs or grants.

2 Affordable Options

- Competitively-priced plan options and multiple contribution options give you flexibility to select premiums that fit both your and your employees' budgets.
- Low member out-of-pocket costs make it easier for employees to get care they need, including:
 - Low copays for exams for the whole family
 - Fully covered and low-cost on-trend frame options through the Exclusive Collection are included with every Simply Vision plan
 - Exclusive member-only pricing and discounts on extras like specialty lens enhancements and laser vision correction⁷

MEMBER TOOLS

Online member accounts empower your team to get the most from their plan through Single Sign-On (SSO) access to free online tools and resources, such as:

- View your member card, benefits and claims
- Find an Eye Care Professional
- Frame Try-On Tool (Exclusive Collection only)
- Online Shopping that connects your benefits with leading online retailers, such as 1-800 Contacts and Glasses.com



3 Comprehensive Coverage

- Every Simply Vision plan includes low-cost eye exams to catch vision and health concerns early, plus benefits for corrective eyewear including frames, lenses, and contact lenses, as well as options for covering contact lens evaluations.
- Eyewear choices are available for every family member, lifestyle and budget, and come with a 1-year breakage warranty.⁷
- All employees have access to great discounts on lens add-ons, additional pairs of eyeglasses, LASIK services and other great extras just for being a member.⁷

4 Convenience and Simplicity

- Simplify your benefits administration with a single point of contact for all health care benefits, plus streamlined implementation and administration with combined enrollment forms and unified online bill pay system.
- Enjoy coordinated COBRA administration through our partnership with Lifetime Benefit Solutions.
- Through our partner, Davis Vision, employees have access to a large network that includes nearly 900 provider locations in the local Excellus BCBS network area and 100,000+ points of access nationwide⁶, including independent eye care professionals, 4 of the top 5 eyewear retailers and online retailers.

~50%

of visual impairment and blindness can be prevented through early diagnosis and timely treatment.⁴



4 in 10

US adults are at high risk for vision loss, but only half of those have visited an eye doctor in the past 12 months.⁵



Simply Vision Plan Options for a Healthier Team and Business

Select a benefit frequency option:	SIMPLY VISION VALUE SM			SIMPLY VISION BRONZE SM		
	Once every calendar year	Once every calendar year, except frames once every 2 calendar years	Once every 2 calendar years	Once every calendar year	Once every calendar year, except frames once every 2 calendar years	Once every 2 calendar years
Employer Sponsored Rates - Voluntary rates are also available. See Blue on Demand for additional options.						
Single	\$3.28	\$3.18	\$2.80	\$4.00	\$3.87	\$3.39
Subscriber & Spouse	\$5.90	\$5.74	\$5.05	\$7.20	\$6.96	\$6.12
Subscriber & Child(ren)	\$6.23	\$6.04	\$5.33	\$7.61	\$7.34	\$6.45
Family	\$9.84	\$9.55	\$8.41	\$12.00	\$11.61	\$10.18
Eye Exam	\$10 Copay			\$10 Copay		
Retinal Imaging	\$39 Copay			\$39 Copay		
Prescription Glasses - Eyeglasses in lieu of contact lenses						
LENSES (per pair) Single, Bifocal, Trifocal, Lenticular	\$25 Copay			\$25 Copay		
FRAMES Exclusive Collection**** Available in most participating independent provider offices. Exclusive Collection in lieu of Frame allowance. Fashion Tier / Designer Tier / Premier Tier	Covered in full/\$15 copay/\$40 copay			Covered in full/Covered in full/\$25 copay		
OR						
Frame Allowance In lieu of Exclusive Collection Frames purchased at VisionWorks*	Allowance up to \$150 <i>PLUS a 20% discount on any overage**</i>			Allowance up to \$180 <i>PLUS a 20% discount on any overage**</i>		
Frames purchased at any other in-network provider	Allowance up to \$100 <i>PLUS a 20% discount on any overage**</i>			Allowance up to \$130 <i>PLUS a 20% discount on any overage**</i>		
Contact Lenses - Contact lenses in lieu of eyeglasses						
CONTACT LENSES Exclusive Collection Contact Lenses*** Available in most participating independent provider offices. Exclusive Collection in lieu of Contact lens allowance. Disposable/Planned Replacement Evaluation, Fitting and Follow-Up Care	Not covered Not covered			Up to 4 boxes/Up to 2 boxes \$25 Copay		
OR						
Contact lens allowance: In lieu of Collection Disposable or Non-Disposable	Allowance up to \$100 <i>PLUS a 15% discount on any overage**</i>			Allowance up to \$130 <i>PLUS a 15% discount on any overage**</i>		
Evaluation, Fitting and Follow-Up Care: Standard Lenses	15% Discount**			15% Discount**		
Evaluation, Fitting and Follow-Up Care: Specialty Lenses	15% Discount**			15% Discount**		
OR						
Visually Required Contact Lenses (Preauthorization required) Prescription contact lenses Evaluation, Fitting and Follow-Up Care	Covered in full Covered in full			Covered in full Covered in full		
All plans include discounted member prices for a variety of lens options, like progressives, scratch protection plans...and more!**						
Progressive Lenses (Standard / Premium / Ultra / Ultimate)	\$65/\$105/\$140/\$175			\$50/\$90/\$140/\$175		
Scratch Protection Plan (Single vision / Multifocal lenses)	\$20/\$40			\$20/\$40		
Polycarbonate lenses***** (Children/Adults)	\$0/\$35			\$0/\$30		
Anti-reflective Coating (Standard / Premium / Ultra / Ultimate)	\$40/\$55/\$69/\$85			\$35/\$48/\$60/\$85		

Simply Vision Plan Options for a Healthier Team and Business

	SIMPLY VISION SILVER SM		SIMPLY VISION GOLD SM		
Select a benefit frequency option:	Once every calendar year, except frames once every 2 calendar years	Once every 2 calendar years	Once every calendar year	Once every calendar year, except frames once every 2 calendar years	Once every 2 calendar years
Employer Sponsored Rates - Voluntary rates are also available. See Blue on Demand for additional options.					
Single	\$5.31	\$4.50	\$6.04	\$5.88	\$4.95
Subscriber & Spouse	\$9.56	\$8.07	\$10.89	\$10.58	\$8.92
Subscriber & Child(ren)	\$10.10	\$8.53	\$11.49	\$11.15	\$9.42
Family	\$15.94	\$13.46	\$18.15	\$17.64	\$14.86
Eye Exam	\$10 Copay		\$10 Copay		
Retinal Imaging	\$39 Copay		\$39 Copay		
Prescription Glasses - Eyeglasses in lieu of contact lenses					
LENSES (per pair) Single, Bifocal, Trifocal, Lenticular	\$25 Copay		\$25 Copay		
FRAMES Exclusive Collection**** Available in most participating independent provider offices. Exclusive Collection in lieu of Frame allowance. Fashion Tier / Designer Tier / Premier Tier	Covered in full/Covered in full/\$25 copay		Covered in full/Covered in full/Covered in full		
OR					
Frame Allowance In lieu of Exclusive Collection Frames purchased at VisionWorks*	Allowance up to \$180 <i>PLUS a 20% discount on any overage**</i>		Allowance up to \$200 <i>PLUS a 20% discount on any overage**</i>		
Frames purchased at any other in-network provider	Allowance up to \$130 <i>PLUS a 20% discount on any overage**</i>		Allowance up to \$150 <i>PLUS a 20% discount on any overage**</i>		
Contact Lenses - Contact lenses in lieu of eyeglasses					
CONTACT LENSES Exclusive Collection Contact Lenses*** Available in most participating independent provider offices. Exclusive Collection in lieu of Contact lens allowance. Disposable/Planned Replacement Evaluation, Fitting and Follow-Up Care	Up to 8 boxes/Up to 4 boxes \$25 Copay		Up to 8 boxes/Up to 4 boxes \$25 Copay		
OR					
Contact lens allowance: In lieu of Collection Disposable or Non-Disposable Evaluation, Fitting and Follow-Up Care: Standard Lenses	Allowance up to \$130 <i>PLUS a 15% discount on any overage**</i> \$25 Copay		Allowance up to \$150 <i>PLUS a 15% discount on any overage**</i> \$25 Copay		
Evaluation, Fitting and Follow-Up Care: Specialty Lenses	Allowance up to \$60 PLUS a 15% discount on any overage**		Allowance up to \$60 PLUS a 15% discount on any overage**		
OR					
Visually Required Contact Lenses (Preauthorization required) Prescription contact lenses Evaluation, Fitting and Follow-Up Care	Covered in full Covered in full		Covered in full Covered in full		
All plans include discounted member prices for a variety of lens options, like progressives, scratch protection plans...and more!**					
Progressive Lenses (Standard / Premium / Ultra / Ultimate)	\$0/\$40/\$90/\$125		\$0/\$40/\$90/\$125		
Scratch Protection Plan (Single vision / Multifocal lenses)	\$20/\$40		\$20/\$40		
Polycarbonate lenses**** (Children/Adults)	\$0/\$0		\$0/\$0		
Anti-reflective Coating (Standard / Premium / Ultra / Ultimate)	\$35/\$48/\$60/\$85		\$35/\$48/\$60/\$85		

Simply Vision Plan Options for a Healthier Team and Business

	Out of Network
Select a benefit frequency option:	
Employer Sponsored Rates - Voluntary rates are also available. See Blue on Demand for additional options.	
Single	
Subscriber & Spouse	
Subscriber & Child(ren)	
Family	
Eye Exam	Allowance up to \$30
Retinal Imaging	Not covered
Prescription Glasses - Eyeglasses in lieu of contact lenses	
LENSES (per pair) Single, Bifocal, Trifocal, Lenticular	Allowance up to: Single - \$25 Bifocal - \$35 Trifocal - \$45 Lenticular - \$60
FRAMES Exclusive Collection**** Available in most participating independent provider offices. Exclusive Collection in lieu of Frame allowance. Fashion Tier / Designer Tier / Premier Tier	Not covered
OR	
Frame Allowance In lieu of Exclusive Collection Frames purchased at VisionWorks*	Allowance up to \$30
Frames purchased at any other in-network provider	Allowance up to \$30
Contact Lenses - Contact lenses in lieu of eyeglasses	
CONTACT LENSES Exclusive Collection Contact Lenses*** Available in most participating independent provider offices. Exclusive Collection in lieu of Contact lens allowance. Disposable/Planned Replacement Evaluation, Fitting and Follow-Up Care	Not covered Not covered
OR	
Contact lens allowance: In lieu of Collection Disposable or Non-Disposable Evaluation, Fitting and Follow-Up Care: Standard Lenses Evaluation, Fitting and Follow-Up Care: Specialty Lenses	Allowance up to \$75 Not covered Not covered
OR	
Visually Required Contact Lenses (Preauthorization required) Prescription contact lenses Evaluation, Fitting and Follow-Up Care	Allowance up to \$225 Allowance up to \$225
All plans include discounted member prices for a variety of lens options, like progressives, scratch protection plans...and more!**	
Progressive Lenses (Standard / Premium / Ultra / Ultimate)	Not covered
Scratch Protection Plan (Single vision / Multifocal lenses)	Not covered
Polycarbonate lenses***** (Children/Adults)	Not covered
Anti-reflective Coating (Standard / Premium / Ultra / Ultimate)	Not covered

This is not a summary of benefits. See member contract for details. Discounted prices are not insurance. Simply Vision Silver and Simply Vision Gold may include some lens options as an insured benefit. See contract for full details.

*Enhanced frame allowance is available at all Visionworks locations nationwide. Excludes Maui Jim eyewear.

**Additional discounts not applicable at Walmart, Sam's Club, or Costco locations or where limited by law or manufacturer restrictions. Discounts are not insurance.

***Collection is available at most participating independent provider offices. Collection is subject to change. Collection is inclusive of select torics and multifocals.

****Participating retail providers typically do not display the Collection, but are contractually required to maintain a comparable selection (in both quantity and quality) of frames that would be covered, with no additional member out-of-pocket expense. Collection is subject to change.

*****Polycarbonate lenses are covered for dependent children, monocular patients, and patients with prescriptions +/- 6.00 diopters or greater.

MEMBERS ARE AT THE CENTER OF CARE.

Synchronized Health™ delivers highly coordinated care to support each member holistically throughout their health journey. So businesses and employees can have better outcomes, lower costs, and greater peace of mind.

- Voluntary Benefits Services enhance health care benefits and deliver the convenience of a single partner.
- Self-Service Tools and Resources empower employees to take a proactive role in their health.
- Member Health Management connects members to the right people and programs.

Discover more ways Synchronized Health is working for you and your employees at [ExcellusForBusiness.com](https://www.excellusforbusiness.com)



1 CDC. Vision Health Initiative: Keep an Eye on Your Vision Health. October 2020

2 Vision Council of America. Vision in Business, 2016.

3 CDC. Prevalence of Disabilities and Health Care Access by Disability Status and Type Among Adults, 2016.

4 CDC. Vision Health Initiative: Vision Health Frequently Asked Questions. June 2020.

5 JAMA Ophthalmology. Eye Care Among US Adults at High Risk for Vision Loss in the United States in 2002 and 2017. March 2020.

6 Davis Vision, January 2021

7 Not all providers participate in Davis Vision Discounts, including the fixed lens option pricing. Members should contact their provider prior to scheduling an appointment to confirm if he/she offers the discount and fixed lens option pricing.

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Davis Vision is an independent company providing vision benefit management services and access to their network.