

BLUE 20/20 VISION COVERAGE

Benefits you can see from a company you trust

With Blue 20/20, you and your employees get more choice, more value, and more savings:

- One of the nation's largest vision networks
- Vision coverage for kids under 19 at no additional cost
- Award-winning customer service
- The ability to estimate out-of-pocket costs in advance
- Multiple plan options and affordable premiums
- Exclusive savings on vision and hearing products
- Access to vision benefits and digital ID card through MyBlue¹
- The ability to search for a provider online and view special offers

ACCESS TO ENHANCED BENEFITS WITH BLUE 20/20 PLUS

52% of members had no out-of-pocket costs when purchasing frames from a PLUS provider.²

Eye health is essential:



7 major health problems can be detected through an eye exam.³



80% of American adults report some symptoms of digital eyestrain.⁴



An estimated **93 million adults in America** are at high risk for vision loss, but only half visited an eye doctor in the past 12 months.⁵

THE VALUE FOR EMPLOYERS:

- Range of flexible, affordable plan options, including access to enhanced coverage with Blue 20/20 PLUS
- Ability to integrate Blue 20/20 claims data with our medical plans, to help identify certain health conditions early
- A low-cost way to enhance benefit offerings to better attract and retain employees
- Easy and convenient online employer portal
- Interactive, virtual benefit-fair options⁶ for simple access to benefit information

THE VALUE FOR EMPLOYEES:

- Convenient vision care where, when, and how employees want it
- In-network access to major retail providers such as LensCrafters[®], Pearle VisionSM, and Target Optical[®]
- Enhanced eye care benefits for Blue 20/20 members with diabetes
- Access to vision benefits through MyBlue and the MyBlue app¹
- International coverage available in more than 20 countries
- Additional savings and a seamless member experience with Blue 20/20 PLUS

BLUE 20/20 PLUS: VISION BENEFITS

With Blue 20/20 PLUS, members can get greater savings on their vision care when they receive services from a PLUS provider. PLUS providers are already part of our Blue 20/20 provider networks. In addition to members' Blue 20/20 base plan, they get a **\$0 exam copay, and an additional \$50 frame allowance, with no brand restrictions.**

ON AVERAGE, MEMBERS SAVE 86% WHEN VISITING A PLUS PROVIDER			
Vision care service	Average retail cost	Average in-network provider cost	Average PLUS provider cost
Eye exam	\$162	\$10	\$0
Lenses	\$153	\$50	\$50
Frames	\$206	\$206	\$206
Frames allowance	N/A	-\$130	-\$180
Frames discount (additional 20% off frames balance)	N/A	-\$15	-\$5
MEMBER COST	\$521	\$121	\$71

Example for illustrative purposes only. Based on weighted average of sample transactions. Actual savings will depend on benefits, as well as frame selection. Retail cost based on industry averages. Some provisions, benefits, exclusions, or limitations listed herein may vary by state. Discounts are not insurance.

Blue 20/20 offers vision coverage for kids under 19 at no additional cost to you and your employees:

- Two fully covered eye exams at \$0 copay per benefit period
- One pair of replacement lenses (subject to prescription change) per benefit period
- Fully covered blue-light prescription lenses treatment
- Fully covered standard polycarbonate lenses
- 25% off non-prescription blue-light glasses
- Additional discounts on replacement glasses, non-prescription sunglasses, and sports-related eyewear

HELPFUL DIGITAL TOOLS



Access to benefits through MyBlue



Virtual benefit fair⁶



"Know Before You Go" cost estimator⁷

QUESTIONS?

To learn more about Blue 20/20, talk to your Account Executive.

1. Blue 20/20 members who have a Blue Cross medical plan, dental plan, or both can access their vision benefits through MyBlue. Blue 20/20 vision-only members must continue to use blue2020ma.com to access their vision benefits online.
 2. Based on EyeMed's 2022 book-of-business analysis of Eye360 members.
 3. Barbara Stepko (AARP), "7 Health Problems That Can Be Detected Through an Eye Exam," April 2021.
 4. The Vision Council, "Focused inSights 2022: Digital Habits," November 2022.
 5. Centers for Disease Control and Prevention, "Fast Facts About Vision Loss," January 2024.
 6. This option is available to accounts that have 50+ eligible employees.
 7. "Know Before You Go" is a tool provided by EyeMed®, an independent vision company.