

A HEALTHY VIEW

See your way clear to happier employees
and higher productivity.

 **Blue**20/20



INTRODUCING BLUE 20/20, A STAND-ALONE VISION CARE BENEFIT

We partner with EyeMed Vision Care, an independent vision benefits company, to offer comprehensive vision care plans. Our convenient and affordable Blue 20/20 vision care plans feature:

- Access to the nation's largest vision networks
- Affordable premiums
- Routine exams
- Exclusive savings on designer frames, premium lenses and coatings, and contact lenses
- Award-winning customer service

More Choice, More Value, More Savings

- Laser vision correction: 15% off the retail price or 5% off the promotional price for LASIK or PRK procedures
- 40% off additional eyewear purchases
- 20% off non-prescription sunglasses
- 20% off supplies, such as contact lens solution

Questions?

To learn more, call your Blue Cross Blue Shield of Massachusetts account executive.

Editable Field

BENEFITS YOU CAN SEE FROM A COMPANY YOU TRUST

As a leader in health care, we offer a variety of Blue 20/20 plans to meet employers' and employees' needs, ensuring that our members get high-quality, affordable care.

In-network Access to Brand-name Providers

- LensCrafters®
- Pearle VisionSM
- Target Optical®

CONVENIENT VISION CARE WHERE, WHEN, AND HOW EMPLOYEES WANT IT

- Thousands of independent optical retail providers
- Locations with extended evening and weekend hours
- Provider locations inside or near major shopping centers
- On-site eyewear labs in many locations
- Service without an appointment in most locations
- Online shopping through [glasses.com](https://www.glasses.com) and [contactsdirect.com](https://www.contactsdirect.com)



ENHANCED EYE CARE FOR MEMBERS WITH DIABETES

We offer enhanced eye care benefits for eligible Blue 20/20 members who have type 1 or type 2 diabetes. This includes up to two additional diabetic eye exams and diagnostic tests—such as gonioscopy, extended ophthalmology, fundus photography, or scanning laser—as needed every 12 months at no additional cost. To learn more, call your Blue Cross Blue Shield of Massachusetts account executive.



HEARING DISCOUNTS

We partner with Amplifon Hearing, an independent company, to offer discounts on hearing services and supplies to Blue 20/20 members. You can visit [amplifonusa.com/blue2020](https://www.amplifonusa.com/blue2020) to learn more, or call 1-866-921-5367 to speak with an Amplifon Patient Care Advocate.

EASY STEPS FOR EMPLOYEE SAVINGS



1. Employees enroll through their employer.



2. They visit blue2020ma.com to find an eye doctor.



3. They make an appointment when it's convenient—many eye care providers offer evening and weekend hours.



4. They receive a Blue 20/20 ID card.

Blue 20/20 is a low-cost way for employers to enhance their benefit offerings to better attract and retain employees.

A LOOK INTO SAVINGS WITH BLUE 20/20

SAVE \$290 ON GLASSES WITH STANDARD SINGLE-VISION LENSES.

	With Blue 20/20*	Without**
Step 1: Get an Eye Exam	\$10	\$88
Step 2: Pick a Frame Member selected \$170 frame and has a \$130 allowance	\$40	\$170
Step 3: Pick Lenses Upgrade to Std. Polycarbonate Add Tint	\$25 \$40 \$15	\$75 \$62 \$25
TOTAL COST	\$130	\$420

SAVE \$242 ON DISPOSABLE CONTACT LENSES.

	With Blue 20/20*	Without**
Step 1: Get an Eye Exam Fit and Follow-Up	\$10 \$40	\$88 \$74
Step 2: Purchase Contact Lenses Member selected \$200 contact lenses and has a \$130 allowance	\$70	\$200
TOTAL COST	\$120	\$362

69%
SAVINGS

67%
SAVINGS

* The examples above are based on a Blue 20/20 plan with a \$10 Exam Co-pay/\$25 Lens Co-pay/\$130 Frame or Contact Allowance.
** Costs are based on industry averages. Retail prices and costs will vary by market and provider type. Premiums not included.

Benefits aren't provided for services or materials arising from: orthoptic or vision training, subnormal vision aids and any associated supplemental testing; aniseikonic lenses; medical and/or surgical treatment of the eyes, or supporting structures; any eye or vision examination, or any corrective eyewear required by a policyholder as a condition of employment; safety eyewear; services provided as a result of any workers' compensation law, or similar legislation, or required by any governmental agency or program whether federal, state, or subdivisions thereof; plano (non-prescription) lenses and/or contact lenses; non-prescription sunglasses; two pair of glasses in lieu of bifocals; services or materials provided by any other group benefit plan providing vision care; certain brand-name vision materials in which the manufacturer imposes a no-discount policy; or services rendered after the date an insured person ceases to be covered under the policy, except when vision materials ordered before coverage ended are delivered, and the services rendered to the insured person are within 31 days from the date of such order. Lost or broken lenses, frames, glasses, or contact lenses won't be replaced except in the next benefit frequency when vision materials would next become available. Benefits may not be combined with any discount, promotional offering, or other group benefit plans. Standard/premium progressive lens not covered—fund as a bifocal lens. Standard progressive lens covered—fund premium progressive as a standard.

ENCOURAGING EMPLOYEES TO GET REGULAR EYE EXAMS AND TO CORRECT VISION PROBLEMS CAN HELP EMPLOYERS IMPROVE PRODUCTIVITY

HEALTHIER EMPLOYEES MEAN LOWER HEALTH CARE COSTS

Early detection allows employees to take control of their health, with lifestyle changes that can help prevent serious and costly long-term medical issues. By getting regular eye exams, employees can find and correct vision problems that could interfere with their work. Even more important, eye exams can also provide the earliest detection of serious conditions, including:

- Diabetes
- Glaucoma
- Cataracts
- Hypertension
- High cholesterol

BETTER EMPLOYEE VISION MEANS HIGHER PRODUCTIVITY FOR EMPLOYERS

Offering Blue 20/20 to employees makes good business sense.

- Studies have found that for every \$1 invested in vision coverage, employers can gain up to \$7 in savings.¹
- Vision disorders account for more than \$8 billion in lost productivity every year.²

Blue 20/20 can be offered as a voluntary product, so employers can offer it at no cost.

1. The Vision Council, "Vision Care: Focusing on the Workplace Benefit," Report. Alexandria, VA, 2008. <https://www.thevisioncouncil.org/sites/default/files/members/Vision>.
2. American Academy of Ophthalmology, "Frequency of Ocular Examinations," 2009. eyesiteonwellness.com/wellness-library/article/5.

Questions?

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Blue Cross Blue Shield of Massachusetts complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, sexual orientation, or gender identity.

ATTENTION: If you don't speak English, language assistance services, free of charge, are available to you. Call Member Service at the number on your ID card (TTY: 711).

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia con el idioma. Llame al número de Servicio al Cliente que figura en su tarjeta de identificación (TTY: 711).

ATENÇÃO: Se fala português, são-lhe disponibilizados gratuitamente serviços de assistência de idiomas. Telefone para os Serviços aos Membros, através do número no seu cartão ID (TTY: 711).