

## BLUE CROSS BLUE SHIELD OF NORTH DAKOTA / VSP

Your Coverage with a VSP Provider	
Benefit	Description
WellVision Exam®	Every calendar year Focuses on your eyes and overall wellness
Prescription Glasses Lenses	Every calendar year Single vision, lined bifocal, and lined trifocal lenses Progressive lenses Polycarbonate lenses for dependent children under age 19
Frame	Every other calendar year \$100 allowance for a wide selection of frames
Contact Lenses Contact Lens Fitting & Exam	Elective contact lens fitting and evaluation once every calendar year. A 15% discount applies when seeing a Member Doctor. The copay is up to \$60.
Contact Lens Allowance	Contact lenses are available under this vision plan in place of all other lens and frame benefits for the current calendar year, up to a maximum benefit allowance of \$150.
Extra Savings	<b>Glasses and Sunglasses</b> Extra \$20 to spend on featured frame brands. Go to <a href="http://vsp.com/specialoffers">vsp.com/specialoffers</a> for details. 30% savings on additional glasses and sunglasses, including lens enhancements, from the same VSP provider on the same day as your WellVision Exam. Or get 20% from any VSP provider within 12 months of your last WellVision Exam
	<b>Retinal Screening</b> No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam
	<b>Laser Vision Correction</b> Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities After surgery, use your frame allowance (if eligible) for sunglasses from any VSP doctor

## Your Coverage with Non-Member Providers

Get the most out of your benefits and greater savings with a VSP network doctor. Your coverage with Non-Member Providers will be less or you'll receive a lower level of benefits. Visit [BCBSND.com](http://BCBSND.com) for plan details.

Exam .....	up to \$60	Lined Trifocal Lenses .....	up to \$100
Frame .....	up to \$78	Progressive Lenses .....	up to \$75
Single Vision Lenses .....	up to \$50	Contacts .....	up to \$135
Lined Bifocal Lenses .....	up to \$75		

Plan allowances at some retail chains may differ, but are of equivalent value. Once your benefit is effective, visit [BCBSND.com](http://BCBSND.com) for details. Coverage information is subject to change. In the event of a conflict between this information and your organization's contract with BCBSND, the terms of the contract will prevail.

This vision plan is that of your employer. Blue Cross Blue Shield of North Dakota is serving only as the Claims Administrator.

## YOUR VISION BENEFITS SUMMARY

Get access to the best eye care and eyewear with Blue Cross Blue Shield of North Dakota (BCBSND) BlueVision.

### Using Your BlueVision Benefit is Easy

Log in to your account at BCBSND.com. Your member portal is your one stop shop for managing your vision coverage with BCBSND. Within the portal, you can access additional information from our vision partner, VSP.

Once your plan is effective, you can review your benefit information:

- View individuals covered by your BCBSND vision plan
- View your vision benefits information

To access additional information on the VSP portal, log into your member services account at BCBSND.com and select the Claims tab on the top. Then, the link can be found on the left-hand side. Once there you can:

- View your claims history
- Download your VSP savings statements, which outline the discounts available with your coverage
- Find an in-network provider through the online directory. You can choose from a large network of independent doctors, including premier program locations for the best value, retail chains, or any non-member provider.
- View and download forms

### Best Eye Care

You'll get the highest level of care, including a WellVision Exam- the most comprehensive exam designed to detect eye and health conditions. Plus, when you see a VSP provider, you'll get the most out of your benefit, have lower out-of-pocket costs, and your satisfaction is guaranteed.

### Plan Information

**VSP Provider Network:** VSP Signature

**Visit [BCBSND.com](https://www.bcsnd.com) or call 800.877.7195 for more details on your vision coverage and exclusive savings and promotions for VSP members.**

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For further details of the coverage, including exclusions, any reductions or limitations and the terms under which the benefit plan may be continued, see your Sales and Account Executive.

This is a brief explanation of covered services and payment levels of this product. It should not be used to determine whether vision expenses will be paid. The written certificate of insurance governs the benefits available.