



 **Blue**20/20

A Healthy View

See your way clear
to happier employees
and higher productivity.



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
- Exclusive savings on designer frames, premium lenses and coatings, and contact lenses
- Routine exams
- 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

In-network Access to Brand-name Providers:

- LensCrafters[®]
- Pearle VisionSM
- Target Optical[®]
- JCPenney Optical
- Sears Optical[™]

Benefits You can See from a Company You Trust

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

Convenient Vision Care Where, When, and How Employees Want it

- Thousands of independent and optical retail providers
- Locations with extended evening and weekend hours
- Provider locations inside or nearby 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)

Hearing Discounts

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

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 a Lens Upgrade to Std. Polycarbonate.	\$25	\$75
Add Tint	\$40	\$62
	\$15	\$25
Total Cost	\$130	\$420

➔ 69% savings

Save \$242 on disposable contact lenses

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

➔ 67% savings

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 card for identification.

*The above examples 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.



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

Benefits are not 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 eye, 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 will not 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 correct vision problems helps employers improve productivity and accuracy

Early detection allows employees to take control of their health with lifestyle changes that can help prevent serious and costly long-term medical issues.

Healthier Employees = Lower Health Care Costs

By encouraging employees to get regular eye exams, you'll help them 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 = 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 alone account for more than \$8 billion in lost productivity every year²



Remember, Blue 20/20 can be offered as a voluntary product so employers can offer it to their employees at no cost to them.

1. 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. (Accessed October 2011).

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



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55-0551 (09/18)

