



VISION MEMBER GUIDE

See Better,
Live Better





Welcome to BlueCross



We're happy to have you
as a member.

This quick reference guide can help you
learn about your benefits and get the
best value from your vision plan.

We're Here To Help

Get the information you want online or over the phone:



bcbst.com

Find information
online 24/7.



For questions about your vision
benefits call: **1-877-342-0737**

Monday through Saturday
7:30 a.m. to 11 p.m. (ET)
Sunday 11 a.m. to 8 p.m. (ET)

Services in Other Languages

You can access other
language services by
calling **1-800-565-9140**.

¿Tienes Preguntas? Tenemos Respuestas. Tenemos representantes de servicio al cliente que hablan español y pueden ayudarle con sus preguntas. Para hablar con un representante de servicio al cliente, marque el número 1-866-636-0164. Presione "1" para preguntas sobre seguro médico o "2" para seguro de la visión.





Let's Get Started

Your benefits offer you many options for your vision care needs. This guide can help you learn about:

- › Finding an eye doctor or other provider
- › Confirming your benefits
- › Checking your claims and benefit availability
- › Getting answers to your coverage questions
- › Other discounts associated with your plan

Getting To Know Your Member ID Card

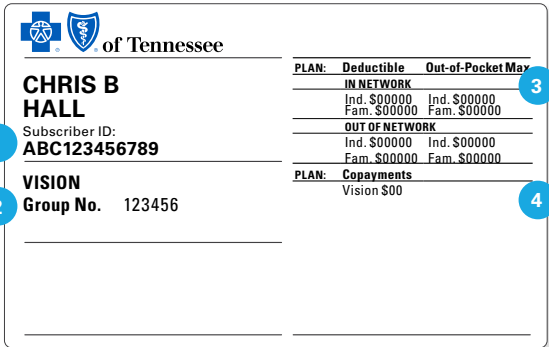
If you haven't already received your ID card(s), you'll get them in the mail soon. They include a lot of important information about your plan.



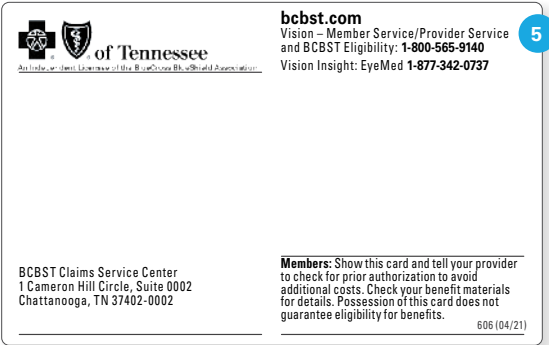
Sample Member ID Card

(Your card will differ based on your plan and plan selections.)

- 1 Your ID number
- 2 Your Group number
- 3 The coverage included with your plan
- 4 Vision copay amount
- 5 Member Service phone number



Front



Back

Some services on this sample Member ID card may not apply to your plan, or you may have additional benefits not listed. Check your EOC to see exactly what's included in your plan.



Member ID Card Tips and Information

- › Always carry it with you.
- › Protect it as you would a credit card.
- › Show it whenever you receive vision care.
- › Get a digital version on the **BCBSTNSM** app.

Looking After You

We save you money on all your eye care and eyewear needs. From glasses to cleaning supplies, you and your eligible dependents will enjoy discounts year-round when you visit network providers.

Your Vision Plan Extras

Shop Online for Glasses and Contacts

You can shop a variety of frames and order contacts online at any of our six in-network online retail providers, including:

- › **Glasses.com**
- › **Lens Crafters**
- › **Target Optical**
- › **Contacts Direct**
- › **Ray-ban**
- › **Oakley**

Extra Diabetic Eye Care, No Extra Charge

Diabetes can damage your eyes, so we offer members with diabetes an extra vision exam from a network eye doctor each year. This exam is no extra cost to you.

A diabetic eye exam can help spot changes in your eyes and treat problems sooner. You can get this care from your regular eye doctor using your vision coverage instead of going to a specialist and using your medical coverage.



VisionBlue benefits are powered by EyeMed.



Your discounts

EYEGLASSES

40% off

Retail Price

When you purchase additional complete pairs of glasses* (frames, lenses and lens options). Available after your eyewear benefit has been used.

CONTACT LENSES

15% off

Retail Price

15% discount off conventional contact lenses. Available after your eyewear benefit has been used.**

LASER CORRECTION

15% off

Regular Price or 5% off Promotional Price

For laser vision correction performed by U.S. Laser Vision Network providers. Call **1-877-5LASER6** or visit **EyeMedLasik.com** for more details.

HEARING AIDS

64% off

Retail Price

Get discounts of 64% off retail pricing, 60-day trial period with no restocking fees and free batteries for two years after the purchase date.

Find out more at **amplifonusa.com/lp/eyemed** or call **1-877-203-0675**.

* Frames, lenses or lens options purchased separately are 20% off retail price.

** Discount doesn't apply to doctor's services or other types of contact lenses.

Getting the Most From Your Plan

Use Eye Doctors in Your Network

We negotiate discounts for our members, so you can save money when you use an in-network provider.

Use Your Vision Benefits Site

Go to bcbst.com/coverage, then scroll down to **Vision**. There, you'll find a link to EyeMed, who helps us manage your vision plan.

While you're there, you can:

- › View claims
- › Find vision providers
- › Review your benefits
- › Take advantage of special offers
- › Compare costs with the **Know Before You Go** estimator

Put Your Benefits To Work

Did you know that annual vision exams can do more than diagnose vision loss? They can also identify other medical conditions like high blood pressure, cardiovascular disease and diabetes. That's why most plans cover the following items with a copay* and no deductibles**:

- › Eye exams every 12 months
- › Eyeglasses or contacts

* When you use an in-network provider.

** Check bcbst.com/coverage to see details of your plan.

Out-of-Network Costs

If you visit an out-of-network provider, you must pay in full at the time of your visit and then submit a claim for eligible reimbursements. Out-of-network benefits may not apply.

Check your plan benefit summary for more information.

To get a claims form:

- › Visit bcbst.com/visionclaimform.
- › Or call the Member Service number on your Member ID card.



Find the Eye Doctor Who's Right for You

Look for a new provider using our mobile-friendly website or app.



Find a Doctor Online

- › Log in at [bcbst.com/findvisioncare](https://www.bcbst.com/findvisioncare).
- › Choose your vision network (you can find it on the back of your ID card) from the drop-down Network menu, then search for a provider.
- › Sort results by distance, best match or patient reviews.

With the BCBSTN App

- › Select **Get Care**.
- › Select **Vision**.

BCBSTNSM APP

Keeping up with your plan is convenient and easy with our free mobile app.

With our app, you can find eye doctors, look up claims information, get a digital copy of your Member ID card or access health and wellness tools.

- › Find eye doctors in your network by specialty or name.
- › View benefits claims and health plan details and a mobile version of your Member ID card.

BCBST.COM

Manage your vision benefits online at **bcbst.com**. Your online account gives you access to a number of helpful health- and account-related tools.

- › Register once you've received your ID card.
- › Find an eye doctor or other provider.
- › Check your benefits.
- › See which family members are covered.
- › View copays, allowances and frequency limits.
- › Estimate the cost of care and compare costs from different providers.

Download the App

Scan the QR code with your smartphone to get the free **BCBSTN** app from your phone's app store.





Healthy Living for Less

Our exclusive member discounts make it easier for you to make healthy lifestyle choices. Save on a wide range of health-related products and services – including things like gym memberships, dental care, hearing aids, nutrition programs and fitness gear.

For more details, visit
[bcbst.com/memberdiscounts](https://www.bcbst.com/memberdiscounts).

Check back often for new offers.



Your Fitness, Your Way

Fitness Your Way™ lets you work out at more than 10,000* participating fitness locations nationwide for a \$19 signup fee and monthly costs as low as \$19 per person. It's available to anyone on your plan 18 and older. You can also take live and recorded virtual classes at home.

Take the first step

To get started, visit bcbst.com/memberdiscounts and register or log in.

- › Select **Fitness**.
- › Click **Fitness Your Way**.
- › Select **Details** then **Join**.
- › From there, you can create a Fitness Your Way account, find participating locations and participate in virtual classes.
- › Or call **1-888-242-2060**, Monday through Friday, from 8 a.m. to 8 p.m. ET, to find participating facilities and enroll today.

* Number of participating locations varies by tier and price.

Your Rights & Responsibilities

As a member, you have rights and responsibilities with your health plan. We're here to help you understand them.

You have the right to:

1. Get information about us, like our services, the providers* and practitioners in our networks, and your member rights and responsibilities.
2. Be respected and treated with dignity, and have your private information kept private.
3. Make your own decisions about your health care based on an open, honest discussion with your health care providers and practitioners about all your treatment options, regardless of cost or whether your plan covers them.
4. Make complaints or appeals about us or your care.
5. Recommend changes to our member rights and responsibilities policy.

You have the responsibility to:

1. Give us and your health care providers the details we need (as much as possible) to provide care that's right for you.
2. Follow directions you and your providers have agreed to about your treatment.
3. Work with your health care providers to understand your conditions and decide on a treatment and goal that you can agree on.

To learn more about your rights and responsibilities, call us at the Member Service number on the back of your Member ID card.

* The National Committee for Quality Assurance (NCQA), an independent organization that offers accreditation for insurance companies, defines "providers" as facilities where you get care, and "practitioners" as people who provide care. In some documents, we use the term "providers" to refer to both.

Getting Fair Decisions About Your Care

When we make decisions about what care we'll cover, our number one concern is your health. BlueCross BlueShield of Tennessee is a Qualified Health Plan Issuer in the Health Insurance Marketplace. We look at two things when we make these decisions:

- › Is the requested care or service right for your condition and overall health?
- › Does your plan cover it?

Independent Reviews of Our Decisions About Your Care

Most of our members have the right to ask that someone else — who doesn't work for BlueCross — review medical necessity decisions we make. You can learn more about how we handle these reviews in the Grievance or Appeals section of your Evidence of Coverage (EOC). You should have gotten your EOC when you signed up, but you can find it anytime by logging in to your **bcbst.com** account. Call us at the Member Service number on the back of your Member ID card if you'd like us to send you a new copy.

Health and Wellness

We give you resources to help improve and manage your health. To learn more about these resources, log in to **bcbst.com** or call the Member Service number on the back of Your Member ID card.

Making Sure You Get Quality Care

Every year, we look at the care our members receive to make sure you're getting:

- › High-quality care and services
- › Care that's right for you
- › Access to high-quality providers, hospitals and other facilities

We've earned national accreditation from two independent organizations, URAC and the NCQA National Committee for Quality Assurance (NCQA). If you'd like to know more about our quality programs, write to us at:

BlueCross BlueShield of Tennessee
Attn: Quality Management 2.3
1 Cameron Hill Circle
Chattanooga, TN 37402

Your Care and Benefits After a Mastectomy

You have a right to get certain care and benefits after a mastectomy, including:

- › Reconstruction and surgery to make the breasts symmetrical
- › Prostheses
- › Treatment for health complications that came from having a mastectomy, including lymphedema

You can read more details about these benefits and other covered health care services in your health plan materials.

Who We Share Your Information With

We don't share your private information with anyone unless it's both legal and necessary. But to help provide, process and pay for your health care, we may share your information with certain companies we do business with, like:

- › Financial institutions
- › Other insurance companies health plans and health care providers
- › Marketing partners
- › Certain other third parties as needed

You can read our full Notice of Privacy Practices at bcbst.com/NOPP.

Who Has Access to Your Information

The only BlueCross employees who can use and disclose your information are those who need it to do their job providing coverage for you. This includes claims processors, underwriters and customer service employees. We use physical, electronic and procedural protections to make sure no one else can access your information.

Where We Get Your Information

We receive information about your health care from:

- › Information you provide on applications or other forms
- › Information from your health records and transactions with us or other companies that we do business with

Are We Doing a Good Job With Your Coverage?

Making sure you get the care and service you deserve is important to us. We want you to be happy with us, so if there's any reason you're not, please tell us. We'll do everything we can if you have a complaint about:

- › The quality of your care
- › Finding care
- › Your relationship with your providers or with us
- › Anything else related to your health plan

If you're not happy with any part of your care or your plan, we want to hear from you. Just give us a call at the Member Service number on the back of your Member ID card. If you'd rather write to us, please send it to us at:

BlueCross BlueShield of Tennessee
Commercial Member Complaint Department
1 Cameron Hill Circle, Suite 0019
Chattanooga, TN 37402-0019

BlueCross BlueShield of Tennessee (BlueCross) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex¹. BlueCross does not exclude people or treat them less favorably because of race, color, national origin, age, disability or sex.

BlueCross:

- Provides people with disabilities reasonable modifications and free appropriate auxiliary aids and services to communicate effectively with us, such as: (1) qualified sign language interpreters and (2) written information in other formats, such as large print, audio and accessible electronic formats.
- Provides free language assistance services to people whose primary language is not English, such as: (1) qualified interpreters and (2) information written in other languages.

If you need these reasonable modifications, appropriate auxiliary aids and services, or language assistance services, contact a consumer advisor at the number on the back of your Member ID card or call 1-800-565-9140 (TTY: 1-800-848-0298 or 711).

If you believe that BlueCross has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance ("Nondiscrimination Grievance"). For help with preparing and submitting your Nondiscrimination Grievance, contact a consumer advisor at the number on the back of your Member ID card or call 1-800-565-9140 (TTY: 1-800-848-0298 or 711). They can provide you with the appropriate form to use in submitting a Nondiscrimination Grievance. You can file a Nondiscrimination Grievance in person or by mail, fax or email. Address your Nondiscrimination Grievance to: Nondiscrimination Grievance; c/o Manager, Operations, Member Benefits Administration; 1 Cameron Hill Circle, Suite 0019, Chattanooga, TN 37402-0019; (423) 591-9208 (fax); Nondiscrimination_OfficeGM@bcbst.com (email).

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 800-537-7697 (TDD). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

You can contact BlueCross's Nondiscrimination Coordinator at 423-535-1010 (TTY: 1-800-848-0298 or 711); Nondiscrimination_CoordinatorGM@bcbst.com (email); or Corporate Compliance, 1 Cameron Hill Circle, 1.4, Chattanooga, TN 37402.

This notice is available at BlueCross's website: bcbst.com.

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BlueCross BlueShield of Tennessee is a Qualified Health Plan Issuer in the Health Insurance Marketplace.

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¹ Consistent with the scope of sex discrimination described at 45 CFR 92.101(a)(2))

ATTENTION: If you speak English, free language assistance services and appropriate auxiliary aids and services are available to you. Please call the Member Service number on the back of your Member ID card or 1-800-565-9140 (TTY: 1-800-848-0298).

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia con el idioma, así como ayudas y servicios auxiliares adecuados. Llame al número de Servicio de atención a miembros que figura en el reverso de su tarjeta de identificación de miembro o al 1-800-565-9140 (TTY: 1-800-848-0298).

انتباه: إذا كنت تتحدث العربية، فستتوفر لك خدمات المساعدة اللغوية المجانية والخدمات والأدوات المساعدة المناسبة. يرجى الاتصال برقم خدمة الأعضاء الموجود على ظهر بطاقة هوية العضو الخاص بك أو بالرقم 1-800-565-9140 (الهاتف النصي: 1-800-848-0298)

注意: 如果您說中文，我們提供免費的語言協助服務，以及適當的輔助協助和服務。請撥打會員ID卡背面的會員服務部號碼或1-800-565-9140（聽障專線(TTY): 1-800-848-0298）。

LƯU Ý: Nếu quý vị nói tiếng Việt, quý vị sẽ được cung cấp các dịch vụ hỗ trợ ngôn ngữ miễn phí và các dịch vụ và công cụ hỗ trợ phù hợp. Vui lòng gọi đến số của bộ phận Dịch vụ Hội viên ở mặt sau Thẻ ID Thành viên của quý vị hoặc số 1-800-565-9140 (TTY: 1-800-848-0298).

주의: [한국어]를 사용하시는 경우, 무료 언어 지원 서비스 및 적절한 보조 기구와 서비스가 제공됩니다. 가입자 ID 카드 뒷면의 가입자 서비스 전화번호 또는 1-800-565-9140(TTY: 1-800-848-0298)번으로 전화하시기 바랍니다.

ATTENTION : Si vous parlez français, des services gratuits d'assistance linguistique et des aides et services auxiliaires appropriés sont à votre disposition. Veuillez appeler le numéro du Service adhérents indiqué au dos de votre carte d'assuré adhérent ou le 1-800-565-9140 (TTY/ATS : 1-800-848-0298).

ເອົາໃຈໃສ່: ຖ້າທ່ານເວົ້າພາສາ ພາສາລາວ, ມີການບໍລິການ ຊ່ວຍເຫຼືອດ້ານພາສາ ແລະ ການຊ່ວຍເຫຼືອ ແລະ ການບໍລິການທີ່ ແນະນຳໃຫ້ທ່ານ. ກະລຸນາໃຫ້ພວກເຮົາຊ່ວຍບໍລິການສະມາຊິກ ທີ່ມີເງື່ອນໄຂບັດ ID ສະມາຊິກຂອງທ່ານ ຫຼື 1-800-565-9140 (TTY: 1-800-848-0298).

ማሳሰቢያ:- አማርኛ የሚናገሩ ከሆኑ፣ ነጻ የቋንቋ እርዳታ አገልግሎቶች እና ገቢ ረዳት መርጫዎች እና አገልግሎቶች ለእርስዎ ይገኛሉ። በአባልነት መረጃዎቻችን ደርጎ ላይ በሚገኘው የአባላት አገልግሎት ቁጥር ወይም በ 1-800-565-9140 (TTY: 1-800-848-0298) ይደውሉ።

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachassistentendienste und geeignete Hilfsmittel und Dienstleistungen zur Verfügung. Bitte rufen Sie die Nummer des Mitgliederdienstes auf der Rückseite Ihrer Mitglieds-ID-Karte oder 1-800-565-9140 (TTY: 1-800-848-0298) an.

ध्यान आपो: ज्यो तमे गुजराती भोवो छी, तो तमारा माटे निःशुल्क भाषा सहाय सेवाओ अने योग्य सहायक साधनो अने सेवाओ उपलब्ध छै. कृपा करीने तमारा सभ्य ID कार्डनी पाछगना सभ्य सर्विस नंबर उपर अथवा 1-800-565-9140 (TTY: 1-800-848-0298) पर काल करी.

お知らせ：日本語をお話しになる場合は、無料の支援サービスと適切な補助器具・サービスがご利用いただけます。会員IDカードの裏面に記載の会員サービス番号あるいは1-800-565-9140 (TTY: 1-800-848-0298)まで、お電話にてご連絡ください。

PANSININ: Kung kayo ay nagsasalita ng Tagalog, magagamit para sa inyo ang libreng mga serbisyong tulong sa wika at kaukulang mga karagdagang tulong at mga serbisyo. Mangyaring tawagan ang numero ng Serbisyo sa Miyembro na nasa likod ng inyong Kard ng ID ng Miyembro o sa 1-800-565-9140 (TTY: 1-800-848-0298).

ध्यान दें: यदि आप हिंदी बोलते हैं, तो आपके लिए निःशुल्क भाषा सहायता सेवाएँ और उपयुक्त सहायक साधन और सेवाएँ उपलब्ध हैं। कृपया अपने सदस्य ID कार्ड के पीछे दिए गए सदस्य सेवा नंबर या 1-800-565-9140 (TTY: 1-800-848-0298) पर कॉल करें।

ВНИМАНИЕ! Если Вы говорите по-русски, Вам будут предоставлены услуги языковой поддержки и соответствующие вспомогательные средства и сервисы на бесплатной основе. Позвоните в отдел обслуживания участников по номеру, указанному на обратной стороне Вашей идентификационной карты участника, или по номеру 1-800-565-9140 (TTY: 1-800-848-0298).

توجه: اگر به زبان فارسی صحبت می کنید، خدمات کمک زبانی رایگان و مساعدت ها و خدمات کمکی مناسب در دسترس شما هستند. در صورتیکه عضو هستید، با شماره خدمات اعضا در پشت کارت عضویت خود یا 1-800-565-9140 (TTY: 1-800-848-0298) تماس بگیرید.

ATANSYON: Si w pale Kreyòl Ayisyen, genyen sèvis asistans gratis pou lang ansanm ak èd pou sèvis oksilyè apwopriye k ap disponib pou ou. Tanpri rele nimewo Sèvis Manm ki sou do kat ID Manm ou an oswa 1-800-565-9140 (TTY: 1-800-848-0298).

UWAGA: Osoby postugujące się językiem polskim mogą bezpłatnie skorzystać z pomocy językowej oraz rozwiązań i usług pomocniczych. Prosimy zadzwonić pod numer działu obsługi ubezpieczonych podany na odwrocie karty identyfikacyjnej członka lub numer 1-800-565-9140 (TTY: 1-800-848-0298).

ATENÇÃO: Se você fala Português, serviços gratuitos de assistência linguística e recursos e serviços auxiliares apropriados estão disponíveis para você. Ligue para o número de telefone do serviço de Atendimento ao Membro informado no verso de seu cartão de identificação de membro ou para 1-800-565-9140 (TTY: 1-800-848-0298).

ATTENZIONE: se parla italiano, sono disponibili per Lei servizi gratuiti di assistenza linguistica nonché aiuti e servizi ausiliari adeguati. Chiami il numero del Servizio per i membri riportato sul retro della Sua scheda identificativa del membro oppure il numero 1-800-565-9140 (TTY: 1-800-848-0298).

BAA'ÁKOHWIINIDZIN: Diné bizaad bee yáníít'í go, t'áá jiiik'eh saad bee áka'ána'awo' bee áka'anída'awo'í dóó t'áadoole'é binahjíí bee adahadoodn'íígíí bee diné bich'í'í anídahazt'í'í bee bika'aanída'awo'í ná dahóíł. T'áá shóódí Biił Ha'dit'ehí Bika'ána'awo' Biił Ha'dit'ehí ID naaltsoos nít'í'zì bine'déé' binámboo bee hodiilnih doodago 1-800-565-9140 (TTY: 1-800-848-0298).

WICHDICH: Wann du Deitsch schwetschst un brauchschtf Hilf fer communicat-e kenne mer dich helfe unni as es dich ennich eppes koschde zellt. Mir kenne differnti Sadde Schprooch-Hilf beigrigee aa fer nix. Ruf der Member Service Number uff die hinnerscht Seit vun dei Member ID Card uff odder 1-800-565-9140 (TTY: 1-800-848-0298).

FAASILASILAGA: Afai e te tautala i le faa-Samoa, o loo avanoo mo oe auunaga fesoasoani mo gagana e auunoo ma se totogi faapea ma fesoasoani fa'aopo'opo ma auunaga talafeagai. Faamolemole vala'au le numera o le Member Service (Auunaga mo Tagata Auai) o lo'o i tua o lau pepa ID o le Member (Tagata Auai) po o le 1-800-565-9140 (TTY: 1-800-848-0298).

GAKIULA: Gare iga go kapetal Faluwasch, ye toore paliuual yamem bwe tepangung rel gamatefal lane kapetal Faluwasch. Fale peshem kol yegilli nampal Member Service ila yelog liugul tagurul Member ID kard la yam gare 1-800-565-9140 (TTY: 1-800-848-0298).

ATENSIÓN: Guaha setbisio siha para hágu yanggen finfo' CHamoru hao, dibátde na setbision inayudon fumino' CHamoru yan propriu na inasisten trastes yan setbisio siha. Put fabot ágang i numiron Setbision Membro gi santatten i kattá-mu Member ID pat 1-800-565-9140 (TTY: 1-800-848-0298).

Get Answers to Your Questions



Call us at **1-800-565-9140**
Monday through Friday,
8 a.m. to 6 p.m. ET



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