



## Welcome to Blue 20/20, a Blue Cross and Blue Shield Vision Plan

### **Frequently Asked Questions**

#### **Q. What is Blue 20/20?**

A. Blue 20/20 is a separate vision plan offered through Blue Cross Blue Shield of Massachusetts providing coverage for routine eye exams and materials.

#### **Q. What does Blue 20/20 cover?**

A. Blue 20/20 includes the following in-network benefits:

- an allowance of \$100 toward the purchase of frames once every 12 months
- an allowance of \$115 toward the purchase of contacts\*
- Single, bi-focal, tri-focal, lenticular & standard progressive lenses covered after a \$25 copay\*

*\*Lenses are covered once every 12 months. You can choose between lenses for your frames OR one order of contact lenses in the 12 month period. Contacts are subject to a one-time purchase/order in the 12 month period.*

#### **Q. Are premium progressive lenses covered?**

A. Yes. Premium Progressive lenses are subject to a formula as outlined on the plan summary. Below is an example of your cost using after the formula has been applied.

\$300 cost for premium progressive lenses

$\$300 * 80\% (20\% \text{ discount}) = \$240 - \$120 \text{ allowance} = \$120 + 90 \text{ co-pay} = \$210$

#### **Q. Is there a network of providers I must use?**

A. You will receive better coverage when you use a participating provider. Blue 20/20 offers you access to a national network of providers with independent practitioners and top retailers: LensCrafters, Pearle Vision, Sears, Target and JC Penny through EyeMed Vision Care. To locate a provider visit: [www.blue2020ma.com](http://www.blue2020ma.com) and select the **Access network**. You can also call Blue 20/20 customer service at 1-855-875-6948 for assistance.

#### **Q. Can I purchase glasses or contact lenses on-line?**

A. Yes. You can purchase glasses through glasses.com and contacts through contactsdirect.com. Information can be found on the website.

#### **Q. Is there coverage if I choose an out-of-network provider?**

A. Yes. Blue 20/20 does provide out-of-network coverage for certain benefits. If you visit an out-of-network provider, you will need to pay the provider at the time of service and file a claim form to receive reimbursement. You can contact customer service at 1-855-875-6948 for a claim form or get one online through the website: [www.blue2020ma.com](http://www.blue2020ma.com).

**Q. How do I use the Blue 20/20 plan?**

A. Present your Blue 20/20 ID card to the participating provider. You can also use your social security number, name and date of birth. The provider's staff will do the rest! You are only responsible co-pays indicated, as well as any applicable amounts over the allowances or discounts when in-network. Your provider will supply you with these amounts.

**Q. Will I receive a separate ID card for the Blue 20/20 plan?**

A. Yes. You will receive up to two Blue 20/20 paper ID cards in the mail as part of your welcome packet. All cards have the employee name listed.

**Q. Is there a website for Blue 20/20?**

A. Yes. The website is [www.blue2020ma.com](http://www.blue2020ma.com). You can set up a secure login for the website to view benefits and claims, check providers, and print additional ID cards once you receive your welcome letter.

**Q. Who do I contact if I have a Blue 20/20 vision benefit question or claim question?**

A. You can contact Blue 20/20 customer service at 1-855-875-6948 Monday through Friday from 7:30am-11:00pm and Sunday from 11am to 8:00pm.

**Q. What is the cost for Blue 20/20?**

A. The monthly cost for the plan:

- Employee: \$6.77
- Employee plus one: \$11.44
- Family: \$17.77

Blue 20/20 is administered by EyeMed Vision Care®, an independent company.

Vision care service	In-network member cost	Out-of-network reimbursement <sup>1</sup>
<b>Comprehensive eye exam</b>	\$10 copay	up to \$50
<b>Contact lens fit and follow-up<sup>2</sup></b>		
• Standard	up to \$55	n/a
• Premium	10% off retail price	n/a
<b>Retinal imaging</b>	up to \$39	n/a
<b>Frames</b>	\$100 allowance, then additional 20% off balance	up to \$50
<b>Standard plastic lenses</b>		
• Single vision	\$25 copay	up to \$42
• Bifocal	\$25 copay	up to \$78
• Trifocal	\$25 copay	up to \$130
• Lenticular	\$25 copay	up to \$130
• Standard progressive lens	\$25 copay	up to \$140
• Premium progressive lens	\$90 copay, then 80% of charge less \$120 allowance	up to \$196
<b>Lens options<sup>2</sup></b>		
• UV treatment	\$15	n/a
• Tint (solid and gradient)	\$15	n/a
• Standard plastic scratch coating	\$15	n/a
• Standard polycarbonate	\$40	n/a
• Standard polycarbonate for covered dependents under age 19	Paid in full	up to \$26
• Standard anti-reflective coating	\$45	n/a
• Photochromic/Transitions® plastic	20% off retail price	n/a
• Polarized	20% off retail price	n/a
• Other add-ons	20% off retail price	n/a
<b>Contact lenses<sup>3</sup></b>		
• Conventional	\$115 allowance, then additional 15% off balance	up to \$92
• Disposable	\$115 allowance	up to \$92
• Medically necessary	Paid in full	up to \$210
<b>Frequency</b>		
• Exam	once every 12 months	
• Lenses for frames or one order of contact lenses	once every 12 months	
• Frames	once every 12 months	

**Additional in-network savings and discounts**

40% OFF	a complete second pair of glasses
20% OFF	non-prescription sunglasses
15% OFF	retail price or 5% off promotional price for laser vision correction through U.S. Laser Network

Blue 20/20  
customer service:  
**1-855-875-6948**

To locate an in-network provider near you, visit  
[blue2020ma.com](http://blue2020ma.com)

For costs and further details of the coverage, including exclusions, please refer to your member booklet.

1. Your actual expenses for covered services may exceed the stated out-of-network amount.
2. Indicates a service that is a discounted arrangement as part of your vision plan.
3. Discount applies to materials only and not fittings for contact lenses.

**Choose from thousands of independent and retail providers including:**



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 the EyeMed Network/Patient Services 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 EyeMed Network/Servicio al Paciente que figura en su tarjeta de identificación (TTY: 711).

ATENÇÃO: Se você não fala inglês, são-lhe disponibilizados gratuitamente serviços de assistência de idiomas. Telefone para a EyeMed Network/Serviços ao Paciente usando o número no seu cartão de ID (TTY: 711).

## A healthy view

### Benefits you can see—from a company you trust

Save money on all your vision needs. With our Blue 20/20 plans, you can save on eyeglasses, contacts, and routine eye exams. We've partnered with EyeMed Vision Care<sup>®</sup>, an independent vision benefits company, to bring you more choice, more value, and more flexibility, including:

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

#### Choose from thousands of independent providers and retailers, including:

- LensCrafters<sup>®</sup>
- Pearle Vision<sup>SM</sup>
- Target Optical<sup>®</sup>
- JCPenney Optical
- Sears Optical<sup>®</sup>

#### Plus, take a peek at these additional features and discounts:

- Laser vision correction—15 percent off the retail price or 5 percent off the promotional price for LASIK or PRK procedures
- 40 percent off additional eyewear purchases
- 20 percent off non-prescription sunglasses
- 20 percent off supplies like contact lens solution

#### Be seen at your convenience—when and where you want

As a Blue 20/20 member, you'll have access to thousands of independent providers and national retailers. With so many locations to choose from, you're sure to find a provider with a schedule that works for you.

For added convenience, shop online for glasses by visiting [glasses.com](http://glasses.com), or shop for contacts by visiting [contactsdirect.com](http://contactsdirect.com).



#### Take advantage of this important benefit

Regular eye exams do more than identify vision problems, they can also provide the earliest detection of serious health conditions, such as high blood pressure or diabetes.<sup>1</sup>

# Look at how much you can save

## 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	\$25	\$75
Upgrade to Std. Polycarbonate	\$40	\$62
Add Tint	\$15	\$25
<b>Total Cost</b>	<b>\$130</b>	<b>\$420</b>

➔ **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
<b>Total Cost</b>	<b>\$120</b>	<b>\$362</b>

➔ **67%** savings

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.

\* The above examples are based on a Blue 20/20 Plan with a \$10 Exam copay / \$25 Lens copay / \$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.

## It's easy to save with Blue 20/20



1. Enroll through your employer.



2. Find an eye doctor.  
Go to [blue2020ma.com](http://blue2020ma.com) or call 1-855-875-6948.



3. Make an appointment.  
All of our eye care providers offer great savings. Many offer evening and weekend appointments.



4. Show your card when you arrive.

Ask your employer how you can enroll in Blue 20/20 today!  
Visit [blue2020ma.com](http://blue2020ma.com) to find if your eye doctor is in the EyeMed network.

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

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Blue20/20

Application / Change Form

Please print clearly. Please use a black or blue pen.

Blue 20/20 Group No. 19754

Form with checkboxes for New Enrollee, Change Request, and Termination Date.

A. Employee Information

Employee information form with fields for Name of Employer, Effective Date, Social Security Number, Date of Birth, Sex, Last Name, First Name, MI, Marital Status, Mailing Address, City, State, Zip Code, Date of Hire, Home Phone Number, Work Phone Number, and Email Address.

B. If Making a Change from Previous Enrollment

Change from previous enrollment form with sections for Check All That Apply, Add Dependent(s), Reinstatement, and Termination.

### C. Coverage Selection

**Options Selected:**  Employee  Employee plus Spouse or Domestic Partner  
 Employee plus One or More Children  Family

### D. Family Information—Complete for anyone taking or dropping Blue 20/20 Coverage\*

	Name (First, MI, Last Name)	Social Security Number	Date of Birth mm/dd/yyyy	Relationship	Sex
<input type="checkbox"/> Add / <input type="checkbox"/> Delete					<input type="checkbox"/> M <input type="checkbox"/> F
<input type="checkbox"/> Add / <input type="checkbox"/> Delete					<input type="checkbox"/> M <input type="checkbox"/> F
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\*Application does not guarantee enrollment.

**Eligibility Notes:**

1. Employees are eligible for coverage if they meet the definition of an eligible employee as defined by their employer and Blue Cross Blue Shield of Massachusetts.
2. Domestic Partners are eligible for coverage if they meet the definition of a Domestic Partner and if allowed by the employer.
3. Dependent Children are eligible for coverage up to age 26.

### E. Statement of Understanding

The information here is complete and true. I understand that Blue Cross and Blue Shield will rely on this information to enroll me and my dependents or to make changes to my membership. I understand that I should read the subscriber certificate or benefit booklet provided by my employer to understand my benefits and any restrictions that apply to my vision plan.

\_\_\_\_\_  
Signature of Employee

\_\_\_\_\_  
Date

**Visit us at [blue2020ma.com](http://blue2020ma.com)**



## For All Your Vision Needs

Whether you want to save on eyeglasses and contacts, find an eye doctor, or learn how to keep your eyes healthy, **blue2020ma.com** has you covered. To help you get the most from the Blue 20/20 website, we've listed some useful tools, tips, and information below.

## Once you're registered on **blue2020ma.com**, you'll find tools and information to support your vision needs.

### Find an Eye Doctor

Search for a network eye doctor or optician near you by entering your zip code and clicking **Get Results**.

### View Your Benefits

View your vision benefit information, plan details, and claim status.\*

### Help and Resources

Access the tools and resources to help you get the most out of your Blue 20/20 membership, such as FAQs, out-of-network claim forms, option to print ID cards, and Blue 20/20 contact information.

### Vision Wellness

Learn how you can keep your eyes in good health with resources on eye exams, disease awareness, choosing the perfect eyewear, and more.

## Register for an Account Today

Creating your **blue2020ma.com** account is easy:

1. Go to **blue2020ma.com** and click **Create an account** (for first-time users) under the Login button.
2. Enter your first name, last name, date of birth, member ID number (from your ID card) or last four digits of your social security number, and click **Next**.
3. Enter your email address and password (confirm each), and click **Next**.
4. Answer **Yes** or **No** to the question: Would you like to receive email communications from us to help you get the most from your vision benefits? Click **Complete registration**.  
(Note: A verification code will be sent to your email address.)
5. To confirm your account, type your verification code in the field, and click **Enter**.

\*Information isn't displayed for dependents over age 18. Dependents ages 18 and older should register for individual accounts.



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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**).



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# Save Your Eyesight by Saving Money on Sunglasses

Your eyes can be damaged by the sun's ultraviolet (UV) rays in the same way your skin gets sunburned. All it takes is one day's exposure to bright sunlight reflected off snow, sand, or water. More seriously, continuous exposure to UV rays can put you at risk of developing vision problems later in life.

## The Right Sunglasses Are More Than Just a Fashion Statement

Mirrored sunglasses and tinted lenses may look stylish, but they don't offer protection from sun damage. Be sure to select sunglasses that block at least 99% of harmful UV rays.

## Blue 20/20 Members Save at Sunglass Hut™

Don't forget your special code.

Get **\$20** off any purchase or **\$50** off a purchase of **\$200** or more.\*

### How to get your code:

- Log in to the Blue 20/20 member website at [blue2020ma.com](http://blue2020ma.com)
- Click on Special Offers
- Click on Sunglass Hut EyeMed offer

American Optometric Association, Protecting Your Eyes from Solar Radiation, [aoa.org/patients-and-public/caring-for-your-vision/uv-protection?sso=y](http://aoa.org/patients-and-public/caring-for-your-vision/uv-protection?sso=y). Accessed 27 March 2017.

\*Non-prescription sunglasses only. Redeemable at any Sunglass Hut store in the U.S. Chanel, Costa, Dior, Maui Jim, Oakley, Tiffany, Ray-Ban Jr., and Tom Ford or at [sunglasshut.com](http://sunglasshut.com). Limit one code per transaction. Not valid with any other coupons, discounts, or promotional offers. This offer is not good on gift card purchases, gift wrap, shipping & handling, taxes, returns or exchanges. No cash-back value, cannot be redeemed for cash, may not be sold or transferred, and will not be replaced if lost, stolen, or damaged. Valid in the U.S. only. Offer valid until 12/31/2018.

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ATTENTION: If you don't speak English, language assistance services, free of charge, are available to you. Call the EyeMed Network/Patient Services 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 EyeMed Network/Servicio al Paciente que figura en su tarjeta de identificación (TTY: **711**).

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