# Blue View Vision<sup>sm</sup>

#### Help protect your vision. Help protect your health.

Routine eye checkups are about more than making sure you can see clearly. They're important to health, safety and learning. Even if you think you have 20/20 vision, it's key that you're checked regularly at every age.

- · Eye exams can give you a glimpse into major health problems like diabetes, high blood pressure and heart disease.1
- Eye diseases often have no warning signs. Because of that, many people don't realize that they might have a chance of their vision getting worse or blindness.<sup>2</sup>
- One in four children has an undetected vision problem that can affect their ability to read and learn.<sup>3</sup>

#### More than meets the eye.

Blue View Vision gives you access to one of the country's largest networks of vision providers with more than 50,000 providers and provider locations nationwide. Vision providers can be local optometrists and ophthalmologists, as well as stores like:







JCPenney Opti I





Many of these stores have hours at night and on the weekends. This can make it easier for you to get eye care at the best time for you. Some places even make your glasses in as little as an hour. Just visit empireblue.com to find an in-network provider near you (click Find a Doctor, then Blue View Vision).

## Network providers keep it simple.

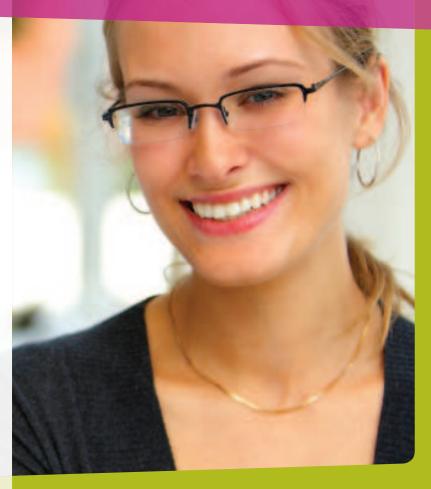
When you use network providers, you may pay less out of your pocket. And you can usually avoid paperwork hassles. In-network providers check your benefits with us and then file your claims for you. All you have to do is:

- · Schedule a visit with an in-network provider.
- · Show the staff your member ID card at your visit.
- · Pay your copay or any balance.

It's that simple.

#### A vision plan with your wellness in mind.

Your Blue View Vision benefits are easy to use. And they give you more ways to save, even after you've used up your yearly vision benefits. With this plan, you can access eye care, work on making your overall wellness better and save money.





#### Here when you need us.

- Call Customer Service at 866-723-0515.
  Monday-Saturday: 7:30 a.m. 11 p.m. EST
  Sunday: 11 a.m. 8 p.m. EST
- Our interactive voice response unit (this is an automated system) can take your calls 21 hours every day. (We close briefly in the early morning hours to refresh the system.)
- Visit our website, 24/7, at empireblue.com to check your benefits.

What you've read here is a brief outline of the products and services on your plan. It is not a legal contract. To read the most detailed description of your benefits, exclusions and restrictions, please see your Certificate.



#### Visiting out-of-network providers.

If you go to an out-of-network provider, you'll need to pay for services at the time of your visit. Then you'll have to send us an out-of-network claim. If you are owed any money, we'll send you a check. But don't forget that when you see an out-of-network provider, you may not get all of the same benefits you would get if you saw an in-network provider. And you may pay more out of your pocket.

#### Discounts on glasses and contacts that your plan covers.

With Blue View Vision, you get a retail allowance. This is an amount of money that you can put toward glasses or contacts you buy from an in-network provider.

- If you like an eyeglass frame that costs more than the retail allowance, you can save 20% off the balance.
- · Standard/basic eyeglasses lenses include a factory scratch coating at no extra cost.
- High-quality progressive lenses and anti-reflective coatings at different price levels so you can control how much you spend. (Progressive eyeglasses help you see both up close and far away. Anti-reflective coatings help take glare away.)
- If you like contacts better than eyeglasses, you can use your elective contact lens allowance. And you'll get 15% off the balance over the retail allowance.

Plus, kids under 19 can get polycarbonate lenses at no additional cost on full service plans.

#### Get more for less.

With Blue View Vision's additional savings program, you can save money even after you've used up your yearly benefits. And you can use these savings as often as you want while you're on our plan. Just go to a network provider to get discounts off the retail prices of most frames, lenses, conventional contacts and even some sunglasses and eyewear accessories. Here's how you can save:

- 40% on extra pairs of eyeglasses.
- 20% on eyewear accessories like lens treatments, specialized lenses, nonprescription sunglasses and more.
- 20% on frames and eyeglass lenses purchased separately.
- · 15% off conventional contacts.

### Small on hassle. Big on service.

We work hard to make sure you get the service you need, when you need it. We know that many people buy glasses and contacts in the evenings and on weekends. So our vision customer service hours are among the best in the industry.

## SpecialOffers<sup>SM</sup>

As our member, you can use SpecialOffers. This program gives you discounts on products and services for better health and well-being. You can get discounts of 15% to 20% and free shipping on contact lens orders. But, glasses or contacts may not be the answer for everyone. That's why we also offer discounts on refractive (LASIK) surgery. To learn more, go to empireblue.com/ specialoffers. It's just one of the perks of being an Empire member.