

Blue 20/20 Plan Design: Town of Chelmsford

Plan Design

Easy-to-use in-network benefits applied at the time of service

- Plan Name: **Exam Plus Standard**
- Routine eye exam covered once every 12 months with a \$10 copayment
- **\$200 frame allowance** every 24 months
 - We offer one allowance for frames regardless of the member's choice. There is 20% discount above the allowance.
 - Members have a realistic way to try on glasses digitally and buy glasses online at www.glasses.com.
- **\$200 contact lens allowance.** Members can order contact lenses through their provider or online at www.contactsdirect.com.
- Single, bifocal, lenticular and trifocal lenses covered with \$25 copayment
- Members choose between a pair of lenses for their eyeglasses (copay applies) or one order of contact lenses (allowance applies) every 12 months
- Low copayments for many lens options including UV, tint, scratch coating, etc.
- Predictable costs for progressive lenses
- Enhanced Diabetes Benefit for members diagnosed with type 1 or type 2 diabetes

More Savings Through Continuous In-Network Discounts

- 40% off second complete pair of eyewear
- Laser vision correction—15% off the retail price or 5% off the promotional price for LASIK or PRK procedures
- 20% off frames, lenses or lens options purchased separately
- 20% off non-prescription sunglasses

Member Savings on Hearing Care

- Discounts on hearing exams and hearing aids through Amplifon Hearing

Provider Network

Members have access to one of the nation's largest vision networks through EyeMed's Insight network.

- The **Insight network** has over **108,000 member access points nationwide** including thousands of independent providers and the most desired optical retailers: **Pearle Vision, Lenscrafters, and Target Optical.**
- To locate Insight providers, visit www.blue2020ma.com and select the **Insight** network.

Blue 20/20 Support Structure

Client Support

- Current Blue Cross Sales and Service Team will continue as your point of contact.
- Knowledgeable representatives committed to member education.
- Dedicated Blue 20/20 Enrollment & Billing team, supported by Blue Cross-owned TPA, EBPA, managing Blue 20/20 from implementation to post-sales activities.

Member Support

- ID cards issued for easy verification.
- Award-winning customer service with extended hours every day, 362 days a year, including Sundays, to align with provider hours.
- Blue 20/20 member web portal for access to plan information. Link to www.blue2020ma.com on MyBlue® for streamlined member access.

Voluntary Information

Voluntary Rates

The voluntary monthly rates are below and are subject to a four-year rate guarantee.

Individual	\$7.98
Employee plus Spouse	\$13.58
Employee plus one or more children	\$13.97
Family	\$21.95

Voluntary Underwriting Guidelines

- Voluntary: 100% employee paid or less than 25% employer contribution
 - Groups with 2-9 eligible, 75% participation required; 2 required to enroll
 - Groups with 10 or more eligible, 10% participation required
- Premium must be payroll deducted

Summary of Benefits

A summary of benefits is provided.