



CareFirst Select Vision Program

Making Vision Care More Affordable – City of Baltimore 2011

Vision is one of our most valued assets. Everyone should take precautions to protect this priceless gift. Some vision problems, such as glaucoma, can only be detected through regular, professional vision exams. Without proper care, these problems can gradually grow worse.

Healthy Vision: An Important Asset

The CareFirst BlueCross BlueShield Select Vision plan can make a difference. It makes vision care more affordable, and it encourages people to follow a routine of preventive care for their eyes.

Who is eligible to enroll?

All city of Baltimore Active Employees and their dependents. Dependents are covered until the end of the calendar year in which they turn age 26 regardless of student status. Retirees in MAPS, Fire, and Police over and under 65.

Vision Benefits: An Affordable Option

Vision care is one of the least expensive health care benefits you can purchase. It is also one of the first optional benefits chosen by employees when it is offered.

The Select Vision plan is a 24-month benefit option to employers that purchase their medical coverage from CareFirst BlueCross BlueShield.

Select Vision helps you commit to routine eye exams and preventive care that help detect small problems before they become serious and costly. Select Vision provides benefits for:

- Comprehensive Vision Examinations.
- Lenses and Frames or Contact Lenses.



Need more information?
Please visit
www.carefirst.com or call
(800) 783-5602.

More to feel good about.SM

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A Name You Can Trust

CareFirst BlueCross BlueShield is one of the largest health insurers in Maryland. You will be pleased that you have chosen CareFirst BlueCross BlueShield to provide such an important and valuable benefit program.

Freedom of Choice

With Select Vision you can choose any licensed vision care provider—in Maryland or out of state. You have complete freedom to choose your own ophthalmologists, optometrists, and opticians. You may choose to see your current provider, a provider convenient to work or home, or take the recommendations of others.

Easy to Use

Our Select Vision plan is as easy to use as it is effective. You simply show your CareFirst BlueCross BlueShield membership card to participating providers at the time of service. The participating provider will bill us and we pay them directly for their services. You don't have any paperwork or claims to file.

If you choose a non-participating provider for your care, you must pay the provider. We will reimburse you up to the limits of your vision plan.

Participating Providers Save You Money

Participating providers agree to accept our reimbursement as payment in full for routine eye examinations, and frames and basic glass lenses from a special frame display. Because of this agreement we are able to pass a share of the savings to you.

This also helps to lower out-of-pocket expenses for you. Ask your doctor which frames and lenses are included in the special frame display.

You can identify participating providers by the distinctive CareFirst BlueCross BlueShield Participating Provider plaque in their offices. If you don't see the plaque, you can ask the provider if he or she participates with CareFirst BlueCross BlueShield before you receive care. You may also call the CareFirst BlueCross BlueShield office to find out if a provider participates.

Non-Participating Providers

You can also receive vision exams, frames and lenses, or contact lenses from non-participating providers. You must pay these providers for these services and submit any bills or receipts to CareFirst BlueCross BlueShield. We will directly reimburse you up to the allowed benefit or scheduled amount. You are responsible for any difference between our allowed benefit and the billed charges.

What is Not Covered

- Sunglasses (lenses darker than tint 2), even if prescribed.
- Replacement, within the same benefit period, of lost or damaged frames or lenses (including contacts) for which benefits were provided.
- Exams or materials furnished after the member's coverage is terminated (unless lenses and frames or contact lenses are ordered prior to the termination date and received within 30 days after the date of the order).
- Separate exam for contact lens fitting.

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Please note: This schedule is intended as a source of general information only. All benefits are subject to the provisions stipulated in the CareFirst BlueCross BlueShield Select Vision contract. CareFirst BlueCross BlueShield does not warrant the quality of vision services or materials.



Summary of Payment:

24 month plan

Eye Examinations	100% of the Allowed Benefit		
Glasses	Lenses <i>(per pair)</i>	Frames <i>(per pair)</i>	Maximum Allowance
Single Vision	\$41.50	\$29.50	\$71.00
Bifocal	\$67.00	\$29.50	\$96.50
Trifocal	\$89.50	\$29.50	\$119.00
Double Bifocal	\$100.50	\$29.50	\$130.00
Cataract (Aphakic)	\$156.50	\$29.50	\$186.00
Contact Lenses <i>(per pair)**</i>			
Single Vision (not medically required)		\$71.00	
Bifocal (not medically required)		\$96.50	
Medically Required (following cataract surgery or when vision acuity is correctable to at least 20/70 in the better eye only by use of contact lenses)		\$221.00	

* Frames and basic glass lenses are covered in full only when obtained from participating provider's special frame display.

** Fashion contact lenses, which are not corrective, are not included in the schedule of benefits.



www.carefirst.com

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