

Proposal for Blue View VisionSM

Group Name: Fulmont Health Trust
 Effective Date: 07/01/2019
 Number of Eligible Employees: 1935

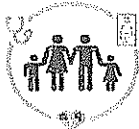


We have a unique perspective on vision care. As part of one of the largest health carriers in the United States, Blue View Vision will give your employees a vision plan that really does care for their health. We recognize the importance of overall health management. In fact, when our medical and vision plans are packaged together, our members' entire health care team can work together to share information, even identify gaps in care. That's a real advantage and it's something that strongly differentiates us from stand-alone vision carriers. After all we're not just a vision plan, we're Empire Blue Cross.

Vision care doctors are often the first to identify chronic health conditions

During an exam, vision care doctors are able to see signs of a number of eye and other health conditions. This can lead to early detection of major health problems before they become more serious.

When your employees have our medical and vision plans...



- Network doctors can see relevant medical diagnoses, lab results and prescription drug history in a secure and HIPAA-compliant online format
- Doctors have access to patient health profiles and can view care alerts in advance of the appointment, so they're better informed
- Nearly 100% of the vision care doctors we surveyed said having this data results in better care

Enrollment and referrals into care management programs

Vision claims data is included in the risk categories that can trigger enrollment in disease management programs. Whether enrolled in a program or not, members can always access our nurse hotline 24/7.

What else makes us better?

Combined administration

We can offer the power of packaging multiple product lines, such as health and vision. This allows for the convenience of one bill, one ID card, and one point of contact.

Award winning customer service

BenchmarkPortal bestows their Center of Excellence Certification, one of the most esteemed recognitions in the customer service arena, only to call centers that rank in the top 10% of those surveyed. Our members can reach the award winning customer care center – staffed by U.S. based representatives – 7 days a week.



Provider Network

Over 36,000 doctors at more than 27,000 locations nationwide, with independent doctors, convenient retail stores and online options that are all in-network, makes it easy for employees to take care of their vision needs and they can even do it outside of work hours. Plus, retail or independent, every network provider is contracted to extend the same valuable discounts to our members.



GLASSES **contactsdirect** **1800 contacts**

Monthly 3-Tier Rates		3 year rate guarantee	
<input checked="" type="checkbox"/> Employer Paid		<input type="checkbox"/> Voluntary	Commission 10.00%
Employee	\$6.85		
Employee+1	\$13.01		
Employee+Family	\$19.95		

Accepted on behalf of Group

--	--	--

Print Name

Signature

Date

Group Name: Fulmont Health Trust
Proposed Blue View Vision plan design

DESCRIPTION	FINANCIAL	COVERAGE	FREQUENCY
Routine Eye Exam			
A comprehensive eye examination	\$10 copay	Up to \$40 Allowance	Once every 12 months
Eyeglass Frames			
One pair of eyeglass frames	\$150 allowance, then 20% off any balance	Up to \$45 Allowance	Once every 12 months
Eyeglass Lenses (Instead of contact lenses)			
One pair of standard plastic or glass prescription lenses:			
o Single vision lenses	\$0 copay	Up to \$25 Allowance	One every 12 months
o Bifocal lenses	\$0 copay	Up to \$40 Allowance	
o Trifocal lenses	\$0 copay	Up to \$55 Allowance	
Eyeglass Lens Enhancements¹			
o Transitions Lenses (for a child under age 19)	\$0 copay	No allowance when obtained out-of-network	Same as covered eyeglass lenses
o Standard polycarbonate (for a child under age 19)	\$0 copay		
o Factory scratch coating	\$0 copay		
Contact Lenses² (Instead of eyeglass lenses)			
o Elective conventional (non-disposable), OR	\$105 allowance, 15% off any balance	Up to \$105 Allowance	Once every 12 months
o Elective disposable, OR	\$105 allowance (no additional discount)	Up to \$105 Allowance	
o Non-elective (medically necessary)	Covered in full	Up to \$210 Allowance	

¹ When obtaining covered eyewear from a Blue View Vision provider, members may choose to add any of the listed lens enhancements at no extra cost.

² Contact lens allowance will only be applied toward the first purchase of contacts made during a benefit period. Any unused amount remaining cannot be used for subsequent purchases in the same benefit period, nor can any unused amount be carried over to the following benefit period.

Additional savings available from in-network providers

When obtaining covered eyewear from a Blue View Vision provider, members may choose to upgrade their new eyeglass lenses at a discounted cost. Costs shown are after any applicable eyeglass lens copayment.

DESCRIPTION	FINANCIAL	DESCRIPTION	FINANCIAL
o Progressive Lenses		o Transitions Lenses (Adults)	\$20
o Standard	\$50	o Standard Polycarbonate lenses (Adults)	\$30
o Premium Tier 1	\$85	o Other lens upgrades and add-ons	20% off retail price
o Premium Tier 2	\$95	o Refractive Imaging (obtained at same time as covered eye exam)	Up to \$39
o Premium Tier 3	\$110	o Standard contact lens fitting and follow-up after comprehensive eye exam	Up to \$55
o Anti-Reflective Coating		o Premium contact lens fitting and follow-up after comprehensive eye exam	10% off retail price
o Standard	\$35	o Additional supplies of conventional contact lenses after benefits have been used	15% off retail price
o Premium Tier 1	\$57	o Additional complete pairs of eyeglasses	40% off retail price
o Premium Tier 2	\$68	o Eyeglass materials purchased separately	20% off retail price
o UV Coating	\$12	o Other items including most non-prescription sunglasses, eyewear accessories such as lens cleaning supplies, contact lens solutions, eyeglass cases, etc.	20% off retail price
o Tint (Solid and Gradient)	\$0		

Other discount offers on LASIK surgery and much more available Empire's SpecialOffers program.

This information is intended to be a brief outline of plan benefits. The most detailed description of benefits, exclusions, and restrictions can be found in the Certificate of Coverage. Discounts are subject to change without notice. Laws in some states may prohibit network providers from discounting products and services that are not covered benefits under the plan. Discounts will not apply when a manufacturer has imposed a no discount policy on the item.

Empire HealthChoice and the word "Empire" are registered trademarks of Empire HealthChoice.

Services provided by Empire HealthChoice HMO, Inc. and/or Empire HealthChoice Assurances, Inc. licensees of the Blue Cross and Blue Shield Association, an associate of the independent Blue Cross and Blue Shield plans.