



VISION MEMBER GUIDE

See Better,
Live Better



Welcome to Blue

We're happy to have you as a member. Because we want you to get the best value from your vision plan, we've created this quick reference guide so you can learn about your benefits.

We're Here to Help

Get the information you want online or over the phone.



bcbst.com

See page 13 to learn more about secure access to your BlueCross information.

For questions about your vision benefits call:

1-877-342-0737

Monday through Saturday
7:30 a.m. to 11 p.m. (ET)
Sunday 11 a.m. to 8 p.m. (ET)



Services in Other Languages

You can access other language services by calling 1-800-565-9140.


¿Tienes Preguntas? Tenemos Respuestas. Tenemos representantes de servicio al cliente que hablan español y pueden ayudarte con sus preguntas. Para hablar con un representante de servicio al cliente, marque el número 1-866-636-0164. Presione "1" para preguntas sobre seguro médico o "2" para seguro de la visión.



Let's Get Started

Your benefits offer you many options for your vision care needs. To get the most value as a member, learn more about:

- › Finding an eye doctor or other provider.
- › Confirming your benefits.
- › Checking your claims and benefit availability.
- › Getting answers to any question about your BlueCross coverage.
- › Other discounts associated with your plan

A man with a beard and glasses is shown from the chest up, focused on painting. He is wearing a white t-shirt with paint splatters. He holds a paintbrush in his right hand and a wooden palette with various colors of paint in his left hand. The background is softly blurred, showing a green plant and a window. The overall lighting is warm and natural.

Getting to Know Your Member ID Card

If you haven't already received your ID card(s), you'll get them in the mail soon. Keep an eye out for them — your cards include a lot of important information.

Sample Member ID Card

(Your card will differ based on your plan and plan selections.)

- 1 Your ID number
- 2 Your Group number
- 3 The coverage included with your plan
- 4 Vision copay amount
- 5 Member Service phone number

Some services on this sample Member ID card may not apply to your plan, or you may have additional benefits not listed. Check your EOC to see exactly what's included in your plan.

CHRIS B HALL	VISION
Member ID 123456789	
Group No. 123456	Copayments: V \$10/ \$25

Front

	bcbst.com
An Independent Licensee of the BlueCross BlueShield Association	Member Service/Provider Service: BCBST Eligibility 1-800-565-9140 Vision Insight: EyeMed 1-877-342-0737
Members: Show this card and tell your provider to check for prior authorization to avoid additional costs. Check your benefit materials for details. Possession of this card does not guarantee eligibility for benefits.	
BCBST Claims Service Ctr., 1 Cameron Hill Circle, Suite 0002, Chattanooga, TN 37402-0002	606 (07/16)

Back



Member ID Card Tips and Information

- › Always carry it with you.
- › Protect it as you would a credit card.
- › Show it whenever you receive vision care.
- › Access vision providers in all 50 states.



VISION

Looking After You

We save you money on all your eye care and eyewear needs. From glasses to cleaning supplies, you and your eligible dependents will enjoy discounts year-round when you visit network providers.

Your discounts

EYEGLASSES

40% off

Retail Price

When you purchase additional complete pairs of glasses* (frames, lenses and lens options). Available after your eyewear benefit has been used.

*Frames, lenses or lens options purchased separately are 20 percent off retail price.

**Discount does not apply to doctor's services or other types of contact lenses.

CONTACT LENSES

15% off

Retail Price

15 percent discount off conventional contact lenses. Available after your eyewear benefit has been used.**

LASER CORRECTION

15% off

Regular Price or 5% off Promotional Price

For laser vision correction performed by U.S. Laser Vision Network providers. Call **1-877-5LASER6** or visit **EyeMedLasik.com** for more details.

Helpful Extras That Come With Your Vision Plan

Shop Online for the Latest Styles of Frames

Glasses.com allows you to upload a photo of yourself and try on thousands of frames to find the perfect pair for you. Visit the site anytime and find your new look, then send us a picture of your prescription or have Glasses.com call your optometrist.

Order Contact Lenses Online

Use your in-network contact lens allowance at **Contactsdirect.com** and have your lenses shipped directly to you. Special pricing and discounted shipping may also be available. Just have your Member ID card and prescription handy when you visit the site.

Extra Diabetic Eye Care, No Extra Charge

Because diabetes can cause damage to your eyes, we now offer members with diabetes an extra vision exam from a network eye doctor each year. You won't pay anything more or have to fill out any paperwork – it's a new part of your health benefits.

As part of your regular vision care, a diabetic eye exam can help spot changes in your eyes and keep you healthy. You can get this care from your regular eye doctor using your vision coverage instead of going to a specialist and using your medical coverage.

Contactsdirect.com and Glasses.com are part of Eyemed. Eyemed is an independent vendor that administers VisionBlue services on behalf of BlueCross. Eyemed does not provide BlueCross products or services.



Before You Get Eye Care

It's easy to protect your family's vision by following two simple steps.

LENSCRAFTERS ♥ 👁

👁 OPTICAL®

JCPenney | optical



1

Find a Provider in Your Network

Visit **bcbst.com** and click on Find a Doctor to begin your search.

2

Make an Appointment and Show Your Member ID Card

Once you've chosen a provider, call to make your appointment and confirm he or she is in your network. Or, stop by one of the many network providers who offer walk-in appointments. Some also have evening and weekend hours to fit your busy schedule.

Providers in our vision network will charge you based on the in-network member cost listed in your benefit summary and will file claims directly with the vision claims administrator. You will be responsible for any copayments, non-covered costs and costs above your plan allowances.

Seeing a Doctor Outside Your Network?

If you visit an out-of-network provider, you must pay in full at the time of your visit and then submit a claim for eligible reimbursements. Out-of-network benefits may not apply.

Check your plan benefit summary for more information.

To get a claims form:

- › Visit **bcbst.com**.
- › Or call the Member Service number on your Member ID card.

Submit your claim online or mail your claim and itemized receipts to the vision claims administrator:

EyeMed Vision Care
ATTN: Out-of-Network Claims
P.O. Box 8504
Mason, OH 45040

LensCrafters, Pearle Vision, Target Optical, Sears Optical, JCPenney and Private Practitioners are independently-owned companies that do not provide BlueCross BlueShield of Tennessee products or services. LensCrafters, Pearle Vision, Target Optical, Sears Optical, JCPenney and Private Practitioners are solely responsible.

Getting the Most From Your Plan

Use Eye Doctors in Your Network

Part of the benefit of having insurance is that we negotiate a member discount with our in-network providers. These discounts help keep your costs lower.

Watch Out for Hidden Out-of-Network Costs

We have member rates with your in-network doctors that provide you with a discount. Out-of-network doctors haven't agreed to those member rates with us. If you go to one, we'll pay your benefits at the same rate as our in-network doctors.

The out-of-network doctor may send you a bill for any fees over that discount amount, and you'll be responsible for paying the difference. Also, many lens options aren't covered out of network.



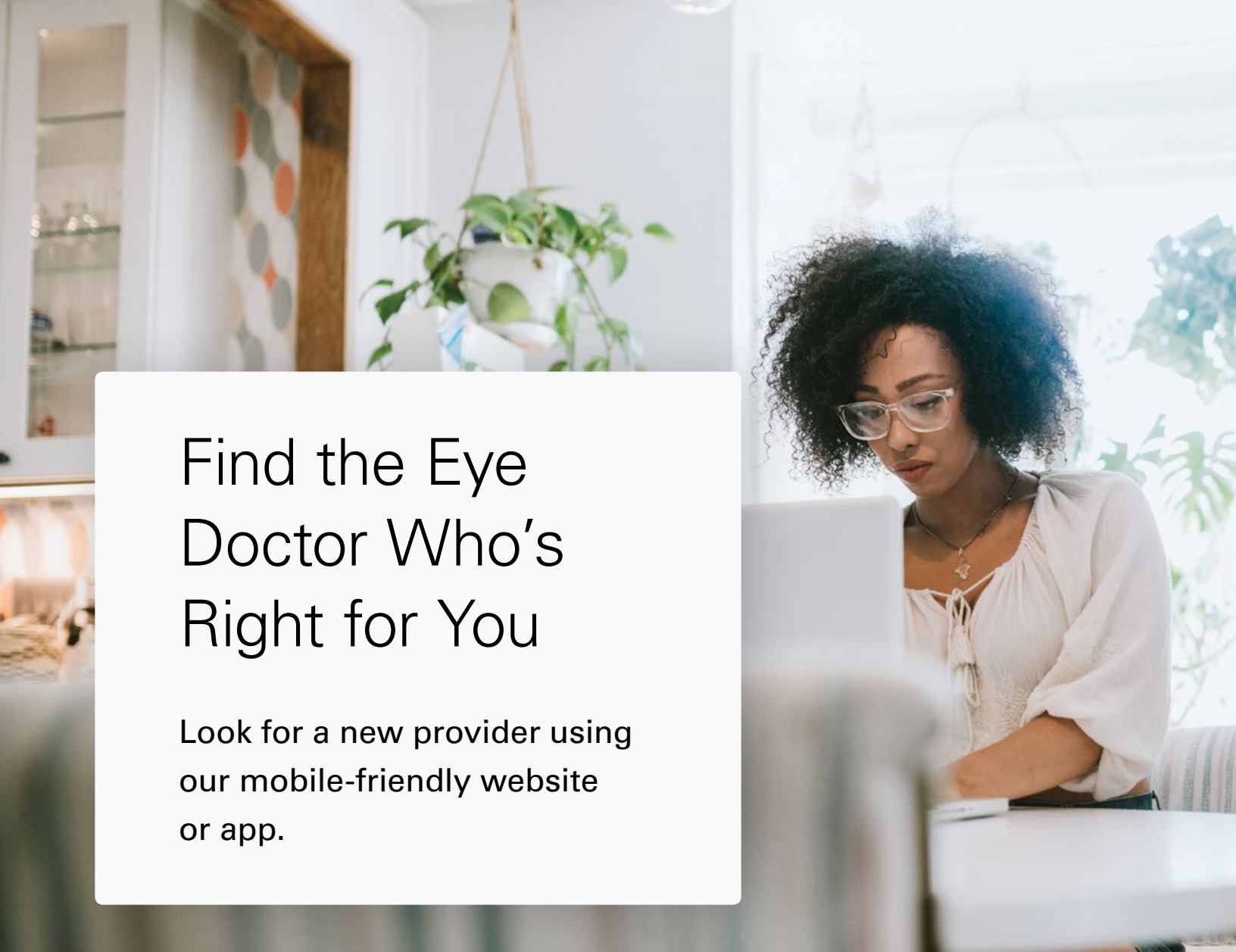


A Glimpse Into Your Overall Health

Annual vision exams can identify diseases and medical conditions like hypertension, cardiovascular disease and diabetes. One in five people are at risk for vision loss, but only 50 percent of Americans get regular eye exams. Most plans cover the following items with a copay in-network and no deductibles*:

- › Visits to your eye doctor every 12 months
- › Eyeglasses or contacts*

*Check the Benefits & Coverage section of BlueAccessSM to see the exact details of your plan.



Find the Eye Doctor Who's Right for You

Look for a new provider using our mobile-friendly website or app.

Find a Doctor Online

- › Log in to BlueAccess at **bcbst.com/member**.
- › Click **Find Care**, then **Vision**.
- › **Choose your vision network** (you can find it in bold on the back of your ID card) and **search for a provider**.
- › Sort results by distance, best match or patient reviews.
- › You can also leave a review or print a list of your selections.

With the myBlue TNSM App

- › Choose the menu at the bottom of the page.
- › Select Find Care.
- › Select Vision.

MYBLUE TN

You're constantly on the go, so you need a convenient way to keep up with your vision plan.

With myBlue TN, you can find vision providers, look up claims information, get a digital copy of your Member ID card or access health and wellness tools.

- › Find vision providers in your network by specialty or name.
- › Access benefit availability, claims and health plan details and a mobile version of your Member ID card in My Insurance.
- › What's New includes messages about the app's latest feature updates and tips on staying healthy.

Download the App

- › Go to the Apple App Store® or the Google Play Store®.
- › Search for myBlue TN to get started.
- › Log in with your usual BlueAccess username and password.

BLUEACCESS

BlueAccess is our mobile-friendly member center at **bcbst.com/member**. It gives you access to a number of helpful health- and account-related tools.

- › Register for BlueAccess (once you've received your ID card).
- › Find an eye doctor or other provider.
- › Check your benefits.
- › See which family members are covered.
- › View copays, allowances and frequency limits.






Healthy Living for Less

Blue365[®] discounts make it easier for you to make healthy lifestyle choices. Save on a wide range of health-related products and services – including things like gym memberships, dental care, hearing aids, nutrition programs and fitness gear.

For more details, visit
bcbst.com/memberdiscounts.

Check back often for new offers.



Your Fitness, Your Way

Fitness Your Way™ lets you work out at any of more than 10,000 participating fitness locations nationwide for only a \$29 signup fee and \$29 per month per person. And it's available to people on your plan 18 and older.

Take the first step

To get started, visit **bcbst.com/member** and register or log in to BlueAccess.

- › Click **Managing Your Health**.
- › Select **Member Discounts & Fitness Your Way** to use our Blue365 member discounts page.
- › Click **Fitness Your Way**.
- › Select **View Details** then **Redeem Now**.
- › From there you can find fitness center locations, enroll and create a Fitness Your Way account.
- › Or call **1-888-242-2060**, Monday through Friday, 8 a.m. – 8 p.m. ET, to find participating facilities and enroll today.

BlueCross BlueShield of Tennessee (BlueCross) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. BlueCross does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

BlueCross:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as: (1) qualified interpreters and (2) written information in other formats, such as large print, audio and accessible electronic formats.
- Provides free language services to people whose primary language is not English, such as: (1) qualified interpreters and (2) written information in other languages.

If you need these services, contact a consumer advisor at the number on the back of your Member ID card or call 1-800-565-9140 (TTY: 1-800-848-0298 or 711).

If you believe that BlueCross has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance (“Nondiscrimination Grievance”). For help with preparing and submitting your Nondiscrimination Grievance, contact a consumer advisor at the number on the back of your Member ID card or call 1-800-565-9140 (TTY: 1-800-848-0298 or 711). They can provide you with the appropriate form to use in submitting a Nondiscrimination Grievance.

You can file a Nondiscrimination Grievance in person or by mail, fax or email. Address your Nondiscrimination Grievance to: Nondiscrimination Compliance Coordinator; c/o Manager, Operations, Member Benefits Administration; 1 Cameron Hill Circle, Suite 0019, Chattanooga, TN 37402-0019; (423) 591-9208 (fax); Nondiscrimination_OfficeGM@bcbst.com (email).

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 800-537-7697 (TDD). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

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Android is a trademark of Google, Inc.

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ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-565-9140 (TTY: 1-800-848-0298).

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية متوافر لك بالمجان. اتصل برقم 800-565-9140-1 (رقم هاتف الصم والبكم: 1-800-848-0298).

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-565-9140 (TTY:1-800-848-0298)。

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-565-9140 (TTY:1-800-848-0298).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-565-9140 (TTY: 1-800-848-0298) 번으로 전화해 주십시오.

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-565-9140 (ATS : 1-800-848-0298).

បំណុល: ក្រសួងសុខាភិបាល កម្ពុជា ផ្តល់សេវាបកប្រែភាសាឥតគិតថ្លៃដល់អ្នកប្រើប្រាស់ប្រព័ន្ធប្រយោជន៍របស់យើង។ ទូរស័ព្ទលេខ 1-800-565-9140 (TTY: 1-800-848-0298)។

ማስታወሻ: የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም አርዳታ ድርጅቶች፣ በነጻ ሊያግዝዎት ተዘጋጅተዋል። ወደ ሚከተለው ቁጥር ይደውሉ 1-800-565-9140 (መስማት ለተሳናቸው: 1-800-848-0298)።

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-565-9140 (TTY: 1-800-848-0298).

સુચના: જો તમે ગુજરાતી બોલતા છો, તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-800-565-9140 (TTY:1-800-848-0298)

注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。1-800-565-9140 (TTY:1-800-848-0298) まで、お電話にてご連絡ください。

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-565-9140 (TTY:1-800-848-0298).

ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-800-565-9140 (TTY:1-800-848-0298) पर कॉल करें।

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-565-9140 (телетайп: 1-800-848-0298).

توجه: اگر یہ زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با 1-800-565-9140 (TTY:1-800-848-0298) تماس بگیرید.

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-800-565-9140 (TTY: 1-800-848-0298).

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-565-9140 (TTY: 1-800-848-0298).

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-800-565-9140 (TTY: 1-800-848-0298).

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-565-9140 (TTY: 1-800-848-0298).

Díí baa akó nínizín: Díí saad bee yáníítí'go Diné Bizaad, saad bee áká'ánída'áwo'déé', t'áá jiik'eh, éí ná hóló, kojí' hódíilníh 1-800-565-9140 (TTY: 1-800-848-0298).

Your Plan Also Comes With Rights

As a BlueCross BlueShield of Tennessee member, you have a number of rights, responsibilities and expectations that will engage you as a health care consumer and help you receive the type of care you deserve. More information about your rights and responsibilities is available online at: www.bcbst.com/members/rights.

Independent Reviews of Our Decisions About Your Care

As a BlueCross BlueShield of Tennessee member, you have the right to request a review by an independent third party of medical necessity decisions. You can learn more about how your specific benefit plan handles requests for independent reviews in your benefit materials or Evidence of Coverage.

Getting Fair Decisions About Your Care

BlueCross BlueShield of Tennessee works hard to earn and keep your trust. Whenever possible, we want to be an open book about how we make decisions. For prior authorizations and other health care decisions, we look at two factors: whether the care or service suggested is appropriate for your condition and whether your plan covers it. Denying care, service or coverage is not rewarded in any way to anyone whether employees, vendors or contracted practitioners by BlueCross.

Not Happy With a Decision We Made?

Our grievance procedure is intended to provide a fair and quick method of resolving any disputes you may have with BlueCross BlueShield of Tennessee. If you have a question about a claim, think a claim has not been paid correctly, want to appeal a claim decision or if you are not happy with any aspect of your BlueCross coverage; please contact our Member Service Department at 1-800-565-9140 (or the phone number on your member ID card). Please see your EOC for complete information about the Member Grievance Procedure.

We Respect Your Privacy

BlueCross BlueShield of Tennessee, Inc. is compliant with all requirements of the Health Insurance Portability and Accountability Act (HIPAA) of 1996.

How We Protect Your Personal Information

BlueCross BlueShield of Tennessee, Inc. and some subsidiaries and affiliates (BCBST) are required to maintain the privacy of all health plan information, which may include your: name, address, diagnosis codes, etc. as required by applicable laws and regulations; provide this notice of privacy practices to all members, inform members of the company's legal obligations; and advise members of additional rights concerning their vision plan information. Your vision plan information may be used and disclosed for treatment payment, and vision care operations. A copy of this notice is included in your EOC.

You may also request a copy of our privacy practices at any time, please contact BCBST:

Phone: (888) 455-3824
Email: privacy_office@bcbst.com
Mail: BlueCross BlueShield of Tennessee
The Privacy Office
1 Cameron Hill Circle
Chattanooga, TN 37402-0001

Help Understanding Insurance Terms

The online glossary can help you better understand insurance terms such as "Effective Date" and "Maximum Allowable Charge." To understand the meaning of a term, you can check there for an easy-to-read description. The online Medical Policy Manual gives you easy-to-find information to help you understand new medical technologies and whether they are appropriate for your particular situation. The manual's medical policies identify technologies as medically necessary, not medically necessary, investigational or cosmetic. By researching technology in advance, you can use your health care dollars more wisely.

Want Help Finding Something?

Answers to Your Questions Online or on the Phone



1-800-565-9140

Monday – Friday,
8 a.m. – 6 p.m. ET



bcbst.com

Benefit Subject	Where You Can Find It Online	
	BlueAccess	myBlue TN app
Plan Benefits	Benefits & Coverage	My Insurance
Family Members Covered		
Amount of Copays and Allowances		
Evidence of Coverage (My Benefit Booklet)		
Claims (archived for two years)	Claims & Balances	My Insurance
Frequency Limits		
Talk to a Nurse*	Managing Your Health	Main Menu
Find a Vision Provider (Network, Specialty or Location)	Find Care	Main Menu
Blue365 Discount Program	Managing Your Health	Member Service in Other Languages 1-800-565-9140.
Fitness Your Way		
Use Healthy Living Tools	Managing Your Health	
Learn About Healthy Eating		

* Service may not apply to all plans.

