



VISION MEMBER GUIDE

See Better,
Live Better





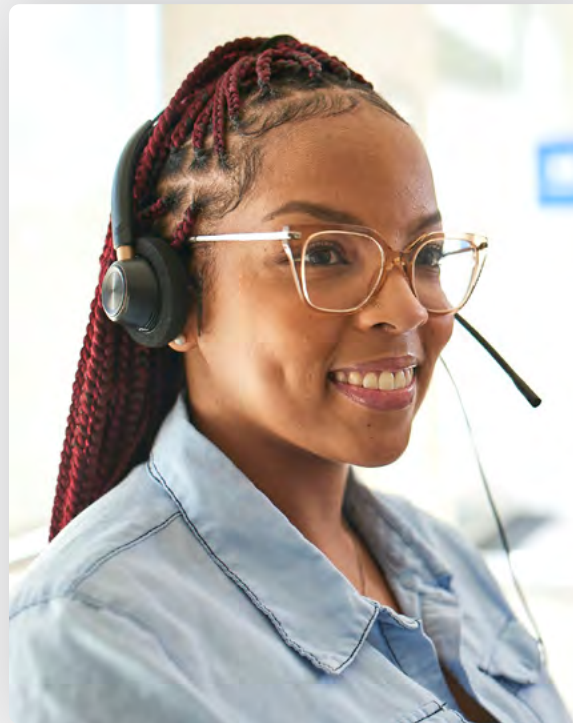
Welcome to BlueCross

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

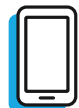
See page 17 to learn more about secure access to your BlueCross information.

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

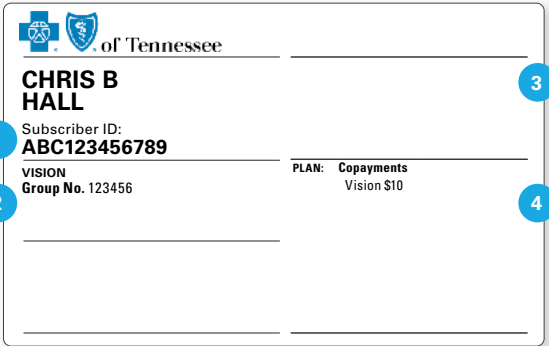
Getting to Know Your Member ID Card

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.

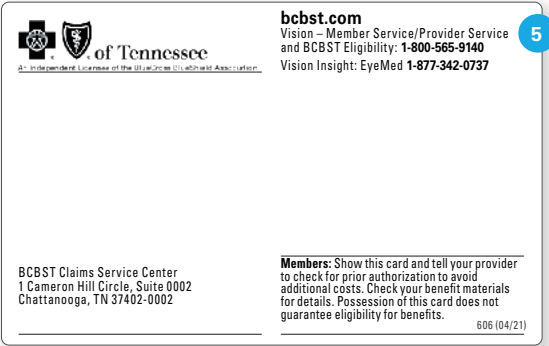
Sample Member ID Card

(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



Front



Back

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.



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.

CONTACT LENSES

15% off

Retail Price

15% 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.

HEARING AIDS

64% off

Retail Price

Get discounts of 64% off retail pricing, 60-day trial period with no restocking fees and free batteries for two years after the purchase date.

Find out more at **amplifonusa.com/lp/eyemed** or call **1-877-203-0675**.

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

** Discount doesn't apply to doctor's services or other types of contact lenses.

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. You can also order glasses online from participating retailers like **Lenscrafters.com** or **Targetoptical.com**.

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 vision benefits.

Order Contact Lenses Online

Use your in-network contact lens allowance at participating online retailers like **Contactsdirect.com**, **Lenscrafters.com** or **Targetoptical.com** and have your lenses shipped directly to you.

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.

Special pricing and discounted shipping may also be available.

Contactsdirect.com and **Glasses.com** are part of EyeMed. EyeMed is an independent company that manages vision coverage on behalf of BlueCross. EyeMed doesn't provide BlueCross products or services.



Before You Get Eye Care

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

1

Find a Provider in Your Network

Visit **bcbst.com** and click on **Find Care** 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/visionclaimform**.
- › 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:

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

LensCrafters, Pearle Vision, Target Optical and private practitioners are independently-owned companies that don't provide BlueCross products or services, and are solely responsible for the products and services that they provide.

LENSCRAFTERS ♥

OPTICAL

INDEPENDENT
PROVIDER
NETWORK

PEARLE
VISION

eye
Med

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.

Use Your Vision Benefits Site

Log in to your **bcbst.com** account, then go to **Benefits & Coverage** and choose **Plan Details & Dependents**. Scroll down to **Vision**. There, you'll find a link to EyeMed, who helps us manage your vision plan.

While you're there, you can:

- › View claims
- › Find vision providers
- › Review your benefits
- › Take advantage of special offers
- › Compare costs with the Know Before You Go estimator

Watch Out for Hidden Out-of-Network Costs

We have member rates with your in-network doctors that provide you with a network discount. Out-of-network doctors haven't agreed to those member rates with us.

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% 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 your **bcbst.com** account 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 at **bcbst.com/findvisioncare**.
- › Click **Find Care**, then **Find a Doctor**.
- › Choose your vision network (you can find it in bold on the back of your ID card) from the drop-down Network menu, then 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 BCBSTNSM App

- › Select **Get Care**.
- › Select **Vision**.

BCBSTNSM APP

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

With our app, 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.
- › What's New includes messages about the app's latest feature updates and tips on staying healthy.

BCBST.COM

Manage your vision benefits online at **bcbst.com**. It gives you access to a number of helpful health- and account-related tools.

- › Register 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.
- › Estimate the cost of care and compare costs from different providers.

Download the App

Scan the QR code with your smartphone to get the free **BCBSTN** app from your phone's app store.



Healthy Living for Less

Our exclusive member 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 \$19 signup fee and monthly costs as low as \$19 per person. It's available to people on your plan 18 and older, and you can even take live and recorded virtual classes at home.

Take the first step

To get started, visit **bcbst.com/memberdiscounts** and register or log in.

- › Click **Managing Your Health**.
- › Select **Fitness**.
- › Click **Fitness Your Way**.
- › Select **View Details** then **Redeem Now**.
- › From there you can find fitness center locations, participate in virtual classes, 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.

* Number of participating locations varies by tier and price.

Your Rights & Responsibilities

As a member, you have rights and responsibilities with your health plan. We’re here to help you understand them.

You have the right to:

1. Get information about us, like our services, the providers* and practitioners in our networks, and your member rights and responsibilities.
2. Be respected and treated with dignity, and have your private information kept private.
3. Make your own decisions about your health care based on an open, honest discussion with your health care providers and practitioners about all your treatment options, regardless of cost or whether your plan covers them.
4. Make complaints or appeals about us or your care.
5. Recommend changes to our member rights and responsibilities policy.

You have the responsibility to:

1. Give us and your health care providers the details we need (as much as possible) to provide care that’s right for you.
2. Follow directions you and your providers have agreed to about your treatment.
3. Work with your health care providers to understand your conditions and decide on a treatment and goal that you can agree on.

To learn more about your rights and responsibilities, call us at the Member Service number on the back of your Member ID card.

* The National Committee for Quality Assurance (NCQA), an independent organization that offers accreditation for insurance companies, defines “providers” as facilities where you get care, and “practitioners” as people who provide care. In some documents, we use the term “providers” to refer to both.

Getting Fair Decisions About Your Care

When we make decisions about what care we’ll cover, our number one concern is your health. BlueCross BlueShield of Tennessee is a Qualified Health Plan Issuer in the Health Insurance Marketplace. We look at two things when we make these decisions:

- › Is the requested care or service right for your conditionand overall health?
- › Does your plan cover it?

Independent Reviews of Our Decisions About Your Care

Most of our members have the right to ask that someone else — who doesn’t work for BlueCross — review medical necessity decisions we make. You can learn more about how we handle these reviews in the Grievance or Appeals section of your Evidence of Coverage (EOC). You should have gotten your EOC when you signed up, but you can find it anytime by logging in to your **bcbst.com** account. Call us at the Member Service number on the back of your Member ID card if you’d like us to send you a new copy.

Health and Wellness

We give you resources to help improve and manage your health. To learn more about these resources, log in to **bcbst.com** or call the Member Service number on the back of Your Member ID card.

Making Sure You Get Quality Care

Every year, we look at the care our members receive to make sure you’re getting:

- › High-quality care and services
- › Care that’s right for you
- › Access to high-quality providers, hospitals and other facilities

We’ve earned national accreditation from two independent organizations, URAC and the NCQA National Committee for Quality Assurance (NCQA). If you’d like to know more about our quality programs, write to us at:

BlueCross BlueShield of Tennessee
Attn: Quality Management 2.3
1 Cameron Hill Circle
Chattanooga, TN 37402

Your Care and Benefits After a Mastectomy

You have a right to get certain care and benefits after a mastectomy, including:

- › Reconstruction and surgery to make the breasts symmetrical
- › Prostheses
- › Treatment for health complications that came from having a mastectomy, including lymphedema

You can read more details about these benefits and other covered health care services in your health plan materials.

Who We Share Your Information With

We don’t share your private information with anyone unless it’s both legal and necessary. But to help provide, process and pay for your health care, we may share your information with certain companies we do business with, like:

- › Financial institutions
- › Other insurance companies health plans and health care providers
- › Marketing partners
- › Certain other third parties as needed

You can read our full Notice of Privacy Practices at **bcbst.com/NOPP**.

Who Has Access to Your Information

The only BlueCross employees who can use and disclose your information are those who need it to do their job providing coverage for you. This includes claims processors, underwriters and customer service employees. We use physical, electronic and procedural protections to make sure no one else can access your information.

Where We Get Your Information

We receive information about your health care from:

- › Information you provide on applications or other forms
- › Information from your health records and transactions with us or other companies that we do business with

Are We Doing a Good Job With Your Coverage?

Making sure you get the care and service you deserve is important to us. We want you to be happy with us, so if there’s any reason you’re not, please tell us. We’ll do everything we can if you have a complaint about:

- › The quality of your care
- › Finding care
- › Your relationship with your providers or with us
- › Anything else related to your health plan

If you’re not happy with any part of your care or your plan, we want to hear from you. Just give us a call at the Member Service number on the back of your Member ID card. If you’d rather write to us, please send it to us at:

BlueCross BlueShield of Tennessee
Commercial Member Complaint Department
1 Cameron Hill Circle, Suite 0019
Chattanooga, TN 37402-0019

Notes

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Notes

[illegible]

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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BlueCross BlueShield of Tennessee is a Qualified Health Plan Issuer in the Health Insurance Marketplace.

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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.

Si usted es miembro, llame al número de Servicio de atención a miembros que figura al reverso de su tarjeta de identificación de Miembro o al 1-800-565-9140 (TTY: 1-800-848-0298).

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالأمكان. إذا كنت عضواً، فاتصل برقم خدمة الأعضاء الموجود على ظهر بطاقة هوية العضو أو بالرقم 1-800-565-9140 (الهاتف النصي: 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。若您是會員，請撥打會員 ID 卡背面的會員服務部號碼或 1-800-565-9140（聽障專線（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. Nếu quý vị là hội viên, hãy gọi đến số Dịch vụ Hội viên ở mặt sau thẻ ID Hội viên của quý vị hoặc 1-800-565-9140 (TTY: 1-800-848-0298).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 가입자의 경우, 가입자 ID 카드 뒷면의 가입자 서비스 전화번호 또는 1-800-565-9140(TTY: 1-800-848-0298) 번으로 전화하시기 바랍니다.

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Si vous êtes adhérent, appelez le numéro du Service adhérents indiqué au dos de votre carte d'assuré adhérent ou appelez le 1-800-565-9140 (TTY/ATS : 1-800-848-0298).

ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ,ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ຖ້າທ່ານເປັນສະມາຊິກ, ໃຫ້ໂທຫາເບີຂອງຝ່າຍບໍລິການສະມາຊິກທີ່ມີຢູ່ດ້ານຫຼັງບັດ ID ສະມາຊິກຂອງທ່ານ ຫຼື 1-800-565-9140 (TTY: 1-800-848-0298).

ማስታወሻ: የሚናገሩት ቋንቋ ኣማርኛ ከሆነ የትርጉም ኣርዳታ ድርጅቶች፣ በኋላ ሊያግዝዎት ተዘጋጅተዋል። አባል ከሆኑ፣ በአባልነት መታወቂያዎ ጆርባ ላይ በሚገኘው የአባላት አገልግሎት ቁጥር ወይም በ 1-800-565-9140 (መስማት ለተሳናኛዎቻ፡ TTY: 1-800-848-0298) ይደውሉ።

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Falls Sie ein Mitglied sind, rufen Sie die Nummer des Mitgliederdienstes auf der Rückseite Ihrer Mitglieds-ID-Karte oder 1-800-565-9140 (TTY: 1-800-848-0298) an.

સૂચના: જો તમે ગુજરાતી બોલતા હો, તો નિઃશુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. જો તમે સભ્ય છો, તો તમારા સભ્ય આઈડી કાર્ડની પાછળના સભ્ય સર્વિસ નંબર ઉપર અથવા 1-800-565-9140 (TTY: 1-800-848-0298) પર કોલ કરો.

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。
会員のお客様は、会員IDカードの裏面に記載の会員サービス番号あるいは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. Kung ikaw ay isang miyembro, tawagan ang numero ng Serbisyo sa Miyembro na nasa likod ng iyong Kard ng ID ng Miyembro o 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। अगर आप सदस्य हैं तो अपने सदस्य आईडी कार्ड के पीछे दिए गए नंबर या 1-800-565-9140 (TTY: 1-800-848-0298) पर सदस्य सेवा नंबर पर फोन करें।

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Если Вы являетесь участником, позвоните в отдел обслуживания участников по номеру, указанному на обратной стороне Вашей идентификационной карты участника, или по номеру 1-800-565-9140 (TTY: 1-800-848-0298).

توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. در صورتیکه عضو هستید، با شماره خدمات اعضا در پشت کارت شناسایی عضو خود یا 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. Si ou se yon manm, rele nimewo Sèvis Manm ki sou do kat ID Manm ou an oswa 1-800-565-9140 (TTY: 1-800-848-0298).

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Członkowie mogą dzwonić pod numer działu Member Service podany na odwrocie karty identyfikacyjnej członka lub numer 1-800-565-9140 (TTY: 1-800-848-0298).

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Caso seja membro, ligue para o telefone do serviço de Atendimento ao Membro informado no verso de seu cartão de identificação de membro ou 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. Se è un membro, chiami il numero del Servizio per i membri riportato sul retro della Sua scheda identificativa del membro oppure il numero 1-800-565-9140 (TTY: 1-800-848-0298).

Díí baa akó nínízin: Díí saad bee yáníłtʼígo Diné Bizaad, saad bee ákáʼánídaʼáwoʼdééʼ, tʼáá jiikʼeh, éí ná hólǫ́. Naaltsóos bee ná haʼdítʼéego, Naaltsóos Bá Hadaʼdítʼéhígíí ninaaltsoos nitłʼízí bee néeshozinígíí bineʼdééʼ Naaltsóos Bá Hadaʼdítʼéhígíí Bee Ákaʼánídaʼawoʼí bibéesh bee haneʼí bikáʼígíí bee hodíłnih doodago 1-800 -565-9140 (Doo Adinitsʼagóógo ɔ TTY: 1-800-848-0298) bee hodiłnih.

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	
	BCBST.com	BCBSTN app
Plan Benefits	Benefits & Coverage	Plan
Family Members Covered		
Amount of Copays and Allowances		
Evidence of Coverage (My Benefit Booklet)		
Claims (archived for two years)	Claims & Balances	Plan
Frequency Limits		
Talk to a Nurse*	Managing Your Health	Home
Find a Vision Provider (Network, Specialty or Location)	Find Care	Home
Discount Program	Managing Your Health	Home
Fitness Your Way		
Use Healthy Living Tools	Managing Your Health	
Learn About Healthy Eating		

* Service may not apply to all plans.