

Summary of Clear Advantage Option V Benefits



Susquehanna University

BENEFIT	NETWORK
FREQUENCY⁽¹⁾ Eye Examination (including dilation, as professionally indicated)	Once every 12 months
EYE EXAMINATION (including dilation as professionally indicated)	Covered In Full

BENEFIT	NETWORK DISCOUNTED MEMBER PRICE
FRAMES⁽²⁾ Retail price \$70 or below Retail price above \$70	\$40 \$40 plus 10% off retail amount over \$70
STANDARD PLASTIC EYEGLASS LENSES⁽²⁾ (per pair) Single vision Bifocal Trifocal Lenticular	\$35 \$55 \$65 \$110
OPTIONAL EYEGLASS LENSES⁽²⁾ (per pair) Standard progressive lenses Premium progressive lenses Glass lenses Polycarbonate lenses Blended segment lenses Intermediate vision lenses Glass photochromic lenses Plastic photosensitive lenses High-index (thinner and lighter) lenses Polarized lenses	\$75 \$125 \$18 \$30 \$20 \$30 \$35 \$65 \$55 \$75
OPTIONAL EYEGLASS LENS COATINGS/TREATMENTS Solid tinting Gradient tinting Ultraviolet coating Scratch-resistant coating Standard ARC (anti-reflective coating)	\$10 \$12 \$15 \$20 \$45
CONTACT LENSES Conventional contact lenses Disposable and planned replacement contact lenses	20% off Provider's Charge 10% off Provider's Charge

- (1) Eligibility will be determined from the date of the last similar service paid under this program, or any other Highmark Blue Shield vision program for this group.
 (2) Special frames, lens designs, materials and powers may require additional cost.

How do I receive services from a provider in the network?

- Call the network provider of your choice and schedule an appointment.
- Identify yourself as a Highmark member, or eligible dependent, in a vision plan administered by Davis Vision.
- Provide the office with your identification (ID) number (located on your Highmark ID card), and the name and birth date of the covered dependent receiving services.

It's that easy! The provider's office will verify your eligibility for services. No claim forms are required!

Who are the network providers?

The Davis Vision provider network is being used for this vision product through a contractual arrangement between Davis Vision and Highmark. Davis Vision is an independent company that manages a network of licensed vision providers in both private practice and retail locations. Network providers are reviewed and credentialed to ensure that standards for quality service are maintained. To find a network provider, you can call Member Service toll-free at 1-800-223-4795 and access the Interactive Voice Response (IVR) Unit or access the Vision Provider Directory online at www.highmarkblueshield.com.

What about retail locations?

In order to provide you with the greatest amount of flexibility and convenience, the network includes a number of retail establishments. Benefits at the retail locations may vary slightly from other locations, as noted in this benefit description. However, your value is comparable.

Or, call Member Service at 1-800-223-4795 (TTY users call 1-800-523-2847) to:

- Find a participating provider
- Verify eligibility for yourself or your dependents

Member Service Representatives are available:

- Monday through Friday, 8:00 a.m. to 5:00 p.m., Eastern Standard Time (EST)

Are there any exclusions?

This vision program excludes coverage for certain items and services, including:

- Medical treatment of eye disease or injury
- Vision therapy
- Special lens designs or coatings, other than those previously described
- Replacement of lost eyewear
- Non-prescription (plano) lenses
- Services not performed by licensed personnel

Value-added Features

Replacement Contact Lens Program - Highmark offers a contact lens replacement program to its members. This mail order program, Lens 1-2-3!®, exclusively allows our members to enjoy the guaranteed lowest prices on their contact lens replacement materials. Members can conveniently call 1-800-LENS123 or visit the web at www.LENS123.com with a current prescription for this value-added service, and every order comes with a complimentary starter kit.

Information About Laser Vision Correction Services - You and your covered dependents can realize substantial discounts on laser correction procedures. Members will be entitled to savings of up to 25% off the provider's usual and customary fees, or a 5% discount on any advertised special through a network of credentialed physicians affiliated with Eye Centers of Excellence. Some centers provide a flat fee equating to these discount levels.

For information prior to enrolling, call 1-800-223-4795.