WELCOME TO BLUE VIEW VISION!

Good news—your vision plan is flexible and easy to use. This benefit summary outlines the basic components of your plan, including quick answers about what's covered, your discounts, and much more!



CU Health Plan - Vision Voluntary Vision Summary of Benefits Available to: CU Employees UPI Employees July 1, 2013

Blue View VisionSM

Your Blue View Vision network

Blue View Vision offers you one of the largest vision care networks in the industry, with a wide selection of experienced ophthalmologists, optometrists, and opticians. Blue View Vision's network also includes convenient retail locations, many with evening and weekend hours, including LensCrafters[®], Sears OpticalSM, Target Optical[®], JCPenney[®] Optical and most Pearle Vision[®] locations. Best of all – when you receive care from a Blue View Vision participating provider, you can maximize your benefits and money-saving discounts.

Out-of-network: If you choose to, you may receive covered benefits outside of the Blue View Vision network. Just pay in full at the time of service, obtain an itemized receipt, and file a claim for reimbursement of your out-of-network allowance. In-network benefits and discounts will not apply.

| YOUR BLUE VIEW VISION P | LAN AT-A-GLANCE | | (|
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| VISION PLAN BENEFITS | | IN-NETWORK | OUT-OF-NETWORK |
| Routine eye exam once every 12 months | | \$30 copay, then covered in full | \$35 allowance |
| Eyeglass frames Once every 24 months you m allowance toward the purchas | ay select an eyeglass frame and receive an se price | \$130 allowance, then 20% off any remaining balance | \$45 allowance |
| Eyeglass lenses (Standard) Once every 24 months you m lens options: | ay receive any one of the following | | |
| Standard plastic single vision lenses (1 pair) Standard plastic bifocal lenses (1 pair) Standard plastic trifocal lenses (1 pair) | | \$30 copay, then covered in full \$30 copay, then covered in full \$30 copay, then covered in full | \$25 allowance \$40 allowance \$55 allowance |
| you may add any of the follow Transiti@ns Lenses (for | vear from a Blue View Vision provider, ving lens enhancements at no extra cost. a child under age 19) (for a child under age 19) | \$0 after eyeglass lens copay \$0 after eyeglass lens copay \$0 after eyeglass lens copay | No allowance on lens enhancements when obtained out-of-network |
| Contact lenses – once every 24 months Prefer contact lenses over glasses? You may choose | • Elective Conventional Lenses; or | \$130 allowance, then 15% off any remaining balance | \$80 allowance |
| contact lenses instead of eyeglass lenses and receive an allowance | • Elective Disposable Lenses; or | \$130 allowance (no additional discount) | \$80 allowance |
| toward the cost of a supply of contact lenses. | Non-Elective Contact Lenses | Covered in full | \$210 allowance |
| | pplied toward the first purchase of contacts you make nt remaining cannot be used for subsequent purchases | | |

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

EXCLUSIONS & LIMITATIONS (not a complete list)

Combined Offers. Not combined with any offer, coupon, or in-store advertisement.

Excess Amounts. Amounts in excess of covered vision expense. Sunglasses. Sunglasses and accompanying frames.

Safety Glasses. Safety glasses and accompanying frames.

Not Specifically Listed. Services not specifically listed in this plan as covered services.

Lost or Broken Lenses or Frames. Any lost or broken lenses or frames are not eligible for replacement unless the insured person has reached his or her normal service interval as indicated in the plan design. Non-Prescription Lenses. Any non-prescription lenses, eyeglasses or contacts. Plano lenses or lenses that have no refractive power. Orthoptics. Orthoptics or vision training and any associated supplemental testing.





| OPTIONAL SAVINGS AVAILABLE FROM IN-NETWOR | In-network Member Cost (after any applicable copay) | |
|---|---|---|
| Retinal Imaging - at member's option can be performed a | Not more than \$39 | |
| Eyeglass lens upgrades When obtaining eyewear from a Blue View Vision provider, you may choose to upgrade your new eyeglass lenses at a discounted cost. Eyeglass lens copayment applies. | Transiti@ns lenses (Adults) Standard Polycarbonate (Adults) Tint (Solid and Gradient) UV Coating Progressive Lenses1 Standard Premium Tier 1 Premium Tier 2 Premium Tier 3 Anti-Reflective Coating² Standard Premium Tier 1 Premium Tier 2 Other Add-ons and Services | \$75 \$40 \$15 \$15 \$65 \$91 \$97 \$103 \$45 \$57 \$68 20% off retail price |
| Additional Pairs of Eyeglasses Anytime from any Blue View Vision network provider | Complete PairEyeglass materials purchased separately | 40% off retail price 20% off retail price |
| Eyewear Accessories | Items such as non-prescription sunglasses, lens cleaning supplies, contact lens solutions, eyeglass cases, etc. | 20% off retail price |
| Contact lens fit and follow-up A contact lens fitting and up to two follow-up visits are available to you once a comprehensive eye exam has been completed. | Standard contact lens fitting³ Premium contact lens fitting⁴ | Up to \$55 10% off retail price |
| Conventional Contact Lenses | • Discount applies to materials only | 15% off retail price |
| Laser vision correction surgery LASIK refractive surgery | • Discount per eye | For more information, go to anthem.com/specialoffers and select vision care. |

¹ Please ask your provider for his/her recommendation as well as the progressive brands by tier.

² Please ask your provider for his/her recommendation as well as the coating brands by tier.

³ A standard contact lens fitting includes spherical clear contact lenses for conventional wear and planned replacement. Examples include but are not limited to disposable and frequent replacement.

⁴ A premium contact lens fitting includes all lens designs, materials and specialty fittings other than standard contact lenses. Examples include but are not limited to toric and multifocal.

OUT-OF-NETWORK

If you choose an out-of-network provider, please complete an out-of-network claim form and submit it along with your itemized receipt to the fax number, email address, or mailing address below. When visiting an out-of-network provider, discounts do not apply and you are responsible for payment of services and/or eyewear materials at the time of service.

> To Fax: 866-293-7373 To Email: oonclaims@eyewearspecialoffers.com To Mail: Blue View Vision Attn: OON Claims P.O. Box 8504 Mason, OH 45040-7111

Blue View Vision is for routine eye care only. If you need medical treatment for your eyes, visit a participating eye care physician from your medical network. If you have guestions about your benefits or need help finding a provider, visit anthem.com or call us at 1-866-723-0515.

This is a primary vision care benefit intended to cover only routine eye examinations and corrective eyewear. Benefits are payable only for expenses incurred while the group and insured person's coverage is in force.

This information is intended to be a brief outline of coverage. All terms and conditions of coverage, including benefits and exclusions, are contained in the member's policy, which shall control in the event of a conflict with this overview. Discounts referenced are not covered benefits under this vision plan and therefore are not included in the member's policy. Frame discounts may not apply to some frames where the manufacturer has imposed a no discount policy on sales at retail and independent provider locations. Discounts are subject to change without notice. This benefit overview is only one piece of your entire enrollment package.

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