



A nonprofit corporation and independent licensee
of the Blue Cross and Blue Shield Association

EMERGING MARKETS

A1SZR7

0070002160089

Vision Coverage

Effective Date: On or after January 2026

Benefits-at-a-glance

This is intended as an easy-to-read summary and provides only a general overview of your benefits. It is not a contract. Additional limitations and exclusions may apply. Payment amounts are based on BCBSM's approved amount, less any applicable deductible and/or copay. For a complete description of benefits please see the applicable BCBSM certificates and riders, if your group is underwritten. If your group is self-funded, please see any other plan documents your group uses. If there is a discrepancy between this Benefits-at-a-Glance and any applicable plan document, the plan document will control.

Essential Vision benefits are provided by Heritage Vision Plans. Heritage Vision Plans is an independent company providing vision benefit services for Blues members. To find a Heritage Vision Plans network provider, call **1-800-252-2053** or visit Heritage Vision Plans online at heritagevisionplans.com.

Note: Members may choose between prescription glasses (lenses and frame) **or** contact lenses, but not both.

Member's responsibility (copays)		
Benefits	Network doctor	Non-network provider
Eye exam	\$5 copay	\$5 copay applies to charge
Prescription glasses (lenses and/or frames)	Combined \$7.50 copay	Member responsible for difference between approved amount and provider's charge, after \$7.50 copay
Medically necessary contact lenses	\$7.50 copay	Member responsible for difference between approved amount and provider's charge, after \$7.50 copay
Note: No copay is required for prescribed contact lenses that are not medically necessary.		

Eye exam		
Benefits	Network doctor	Non-network provider
Complete eye exam by an ophthalmologist or optometrist. The exam includes refraction, glaucoma testing and other tests necessary to determine the overall visual health of the patient.	\$5 copay	Reimbursement up to \$35 less \$5 copay (member responsible for any difference)
One eye exam in any period of 12 consecutive months		

ADM PLANYR JAN;ASCMOD 11415VIS;ESS VIS;EV-ARC;EV-PCL;EV-PL;EV-SGC;EV-UVC;EVC \$7.50;EVFL

Lenses and frames

Benefits	Network doctor	Non-network provider
Standard lenses prescribed and dispensed by an ophthalmologist or optometrist. Lenses may be molded or ground, glass or plastic. Also covers prism, slab-off prism and special base curve lenses when medically necessary. Note: Preferred pricing discounts on noncovered lens options and upgrades, and on an additional prescription eyeglass or sunglass (second pair) purchase when obtained from a network provider. - Progressive lenses - when rendered by a Network doctor - Ultraviolet coating - when rendered by a Network doctor - Scratch guard coating - when rendered by a Network doctor - Anti Reflective Coating - when rendered by a Network doctor - Photochromic lenses - when rendered by a Network doctor	\$7.50 copay (one copay applies to both lenses and frames) One pair of lenses, with or without frames, in any period of 12 consecutive months	Reimbursement up to approved amount based on lens type less \$7.50 copay (member responsible for any difference)
Standard frames	\$175 allowance that is applied toward frames (member responsible for any cost exceeding the allowance) less less \$7.50 copay (one copay applies to both frames and lenses) One frame in any period of 12 consecutive months	Reimbursement up to \$65 less \$7.50 copay (member responsible for any difference)

Contact lenses

Benefits	Network doctor	Non-network provider
Medically necessary contact lenses (requires prior authorization approval from Heritage and must meet criteria of medically necessary)	\$7.50 copay Contact lenses up to the allowance in any period of 12 consecutive months	Reimbursement up to approved amount less \$7.50 copay (member responsible for any difference)
Elective contact lenses that improve vision (prescribed, but do not meet criteria of medically necessary)	\$175 allowance that is applied toward contact lens exam (fitting and materials) and the contact lenses (member responsible for any cost exceeding the allowance) Contact lenses up to the allowance in any period of 12 consecutive months when services are rendered by a Heritage network provider.	\$105 allowance that is applied toward contact lens exam (fitting and materials) and the contact lenses (member responsible for any cost exceeding the allowance)

ADM PLANYR JAN;ASCMOD 11415VIS;ESS VIS;EV-ARC;EV-PCL;EV-PL;EV-SGC;EV-UVC;EVC \$7.50;EVFL