

VISION BENEFIT

Frequently Asked Questions

Q. What company administers the Vision Plan?

A. As of January 1, 2007 Blue Cross Blue Shield of Texas (BCBSTX) administers the Vision Plan.

Q. How is coverage verified?

A. To verify coverage, please call 1-800-521-2227 found on your BCBSTX identification card.

Q. What is the Eye Examination Benefit?

A. Every twelve (12) months, a comprehensive eye examination is covered up to \$75.

Q. What is the Benefit for Frames, Lenses and Contacts?

A. Every twenty-four months, frames, lenses and contacts are covered up to \$180.
You can use the benefit incrementally.

Q. Is there an In-Network Benefit and Out-of-Network Benefit Level?

A. No. There is one benefit level described above.

Q. What is the process for filing a Vision claim?

A. If you receive services from a BCBS provider, the provider will file the claim. If you receive services from a non-BCBS provider you will have to pay for the service and complete a BCBSTX *Claim Form for reimbursement. The type of treatment is *Preventive*. Under most circumstances, you will pay the provider and file a BCBSTX claim form for reimbursement.

Q. What is Davis Vision?

A. Davis Vision, Inc. is a leading national provider of routine vision care programs. BCBSTX members have access to the Davis Vision network and discounts. Refer to the *Davis Vision Contact information and Member Discount Fee Schedule. Davis Vision providers are not required to file your claim and cannot verify your coverage. You will be required to pay for services and get reimbursed from BCBSTX.

Q. Do I have to use a BCBS or Davis Vision provider?

A. **NO.** There are no network requirements for licensed providers. The only difference is how claims for services are filed.

- BCBS providers will bill BCBSTX directly.
- Davis Vision and non BCBS providers will require payment at the time of service and you will need to file for reimbursement from BCBSTX.

*Please refer to the applicable list of providers.

Q. Will Davis Vision verify my vision coverage?

A. **NO.** Only BCBSTX can verify your Vision Coverage.

Q. Are services received at Wal-Mart covered?

A. **YES.** Identify yourself as a BCBSTX member and Davis Vision participant. You may also receive comparable values through Wal-Mart's everyday low price on examination, frame, spectacle lens, and contact lens purchases. You will be required to pay for services and get reimbursed from BCBSTX.

* Available from your HR Dept or online at www.stakerparson.com