Overview
You may choose from two vision plan options: VSP® (Vision Service Plan) and AlwaysVision. Both offer eye care services through a network of service providers and access to national eye care chains. Providers in the AlwaysVision network also include Loyola University Health System Ophthalmologists. If you elect medical coverage through the Loyola Advantage PPO Plan, you are eligible for a basic vision exam and discounts on hardware through a Davis Vision provider.

Vision Service Plan (VSP)
With this plan, you may use any provider, but you will receive a higher level of benefits if you choose a VSP network provider, and you won't have to file claims. If you choose an out-of-network provider, you pay the provider and file a claim with VSP for reimbursement. VSP also offers discounts on PRK, LASIK and Custom LASIK surgeries through many of the nation’s finest laser surgery facilities and doctors. Additional plan features include the following:

- You can receive 20% savings on additional pairs of prescription glasses and sunglasses purchased from any VSP doctor within 12 months of your last eye exam.
- You’ll also save up to 30% on lens extras such as scratch-resistant and anti-reflective coatings and progressives.
- If your eye doctor visit includes a contact lens exam, the plan also pays up to $60 of the contact lens exam (separate from eye exam copay).
- Current soft contact lens wearers may qualify for a special contact lens program that includes an evaluation and an initial supply of replacement lenses. Ask your VSP doctor or visit www.vsp.com.
- VSP has added more retail chain providers such as Costco and Visionworks to give you more service options and locations from which to chose.

To learn more or to find a VSP network doctor, call VSP Member Services at (800) 877-7195 or go to www.vsp.com.

AlwaysVision
The AlwaysVision plan provides comprehensive eye care benefits from participating providers, including Loyola Medicine Ophthalmologists. You may also use out-of-network vendors, but in-network providers offer a higher level of benefits. Plan features include:

- A comprehensive vision exam.
- High quality eyeglasses or contact lenses at preferred prices. Standard plastic (CR-39 Plastic Material) single vision, bifocal and trifocal lenses are generally covered in full, and plan allowances for specialty lenses are listed on the next page. If the cost is greater than the plan’s benefits, you are responsible for the difference. See below for information on finding an Always Vision provider.

Finding an AlwaysVision Provider
Members may access providers in the nationwide PPO network of 22,000 providers in over 18,000 locations. Call (888) 729-5433, Ext. 2013, for a list of participating providers; or visit: www.AlwaysVision.com. Provider options include:

- Loyola’s Department of Ophthalmology for Well Eye Exams and Contact Lenses; call Loyola Medical Center Central Scheduling at (708) 216-8563 to make an appointment.
- Independent optometrists.
- Regional and national retail chains (Pearle Vision®, Target®, Sears®, JC Penney™ and EyeMasters®).

You may choose different providers for the vision exam and materials purchases. Out-of-network benefits are available, but you will receive the best value in-network. Most providers (excluding Walmart) offer discounts on items purchased after using the insurance benefits.

Davis Vision Discounts (through the Loyola Advantage PPO Plan)*
Loyola Advantage PPO plan participants can receive discounted hardware/lenses at Davis Vision providers; fees may vary by BCBSIL providers. For a list of providers:

- Go to www.bcbsil.com/provider/index.html.
- Click on “Provider Finder”.
- Under “More Searches” click on “Find a Vision Provider.”
- Click on “Find Vision Provider for “Non-HMO Members.”

The routine vision exam is covered at 100% through the medical plan at BCBSIL PPO providers. For more information on Davis Vision’s discounts on hardware, call Davis Vision at (877) 393-8844.
Laser Vision Correction
Discounts on laser vision correction services are available through the TLC/TruVision network. To schedule an appointment, call TLC/TruVision directly at (866) 484-2020.

Mail Order Contact Lenses
The Lens 1 2 3® Mail Order Contact Lens Replacement Program is a fast and convenient way to purchase replacement contact lenses at significant savings. For more information, call (800) LENS-123 [(800) 536-7123], or visit the Lens 1 2 3 website at www.lens123.com.

Remember:
If you enroll in either the VSP or the AlwaysVision plans, and if your optometrist or ophthalmologist is a Davis Vision provider or if you use a Davis Vision provider for products and services, present your BCBSIL ID card to compare discounts on frames, lenses and contact lenses and determine which plan offers the better value. Davis Vision discounts are available only at Davis Vision providers.

* The relationships between BlueCross BlueShield and Davis Vision, Inc., on behalf of TLC/TruVision, are those of independent contractors. BlueExtras is a discount program available to BCBSIL members. This is not insurance. Call the customer service number on the back of your ID card for specific benefit information under your health plan. You may want to consult with your physician prior to use of these services and products. Services and products are subject to availability by location. BCBSIL reserves the right to discontinue or change this discount program at any time without notice.