VISION COVERAGE

Coverage Highlights
Plan Summary Chart
Questions & Answers
Overview of OSBA/Regence BCBSO Vision Coverage

How to File an OSBA/Regence BCBSO Vision Claim

1. Go to any Participating Provider for 100% coverage, up to MPA. Go to any Non-participating Provider for 70% coverage, up to MPA.

2. Show your OSBA/Regence BCBSO member card when you arrive for your visit.

3. Submit the bill to Regence BCBSO if providers indicate they do not handle claim billings. (Send the bill to the address on your OSBA/Regence BCBSO member card.)

4. OSBA/Regence BCBSO will process your claim and send you an explanation of benefits (EOB), which will indicate the amount you owe the provider. The member is responsible for costs above MPA. (Check with your provider about payment policies.)

Exactly What Is Covered?

The chart below summarizes your benefits.

<table>
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<th>Item</th>
<th>Coverage</th>
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| Eye Exams & Eye Refractions | One eye exam and one refraction per 12-month period for members under age 19.  
                             | Every 24-month period for all others. 100% coverage up to MPA.* |
| Frames                      | One set per 24-month period, regardless of age. 100% coverage up to MPA. |
| Lenses                      | Two eyeglass lenses or one set of contacts per 12-month period for members under age 19.  
                             | Every 24-month period for all others. 100% coverage up to MPA.* |

*Members are responsible for charges above MPA (Maximum Plan Allowance) for services.
Q & A About the OSBA/Regence BCBSO Vision Plan

If I break my frames or lenses, will my vision insurance pay for replacements?

There is no special provision for lost or broken frames. OSBA/Regence BCBSO will pay claims only as indicated in the chart on page 3•1.

I am 35 years old and had a routine eye exam within the last two years, but now my eyes are giving me trouble. Will my vision insurance cover another exam?

No. If your eyes are giving you trouble because you need a new lens prescription, you would pay for this exam and the new lenses yourself. However, if there is another reason for your vision problem, such as an injury or eye disease, you may be covered by your medical plan. Your visit to the physician is subject to the annual deductible and medical plan payment schedule.

Will the vision plan pay for contact lenses?

Yes, contacts are a covered benefit. Refer to the Summary of Vision Benefits chart (page 3•1) for more information.