

CareFirst
Family of health care plans

VISUALIZE

Diverse Network, Value-Driven Vision Solutions

WE'RE NOT AN EYEWEAR PLAN, WE'RE AN EYECARE PLAN

CareFirst BlueCross BlueShield and CareFirst BlueChoice, Inc. (collectively, "CareFirst") has worked with Davis Vision to bring you CareFirst Vision. Encouraging members to take care of their eyes can help your plan decrease diagnostic claim costs, improve member health and enhance quality of life.

WITH OUR COVERAGE YOU GET:

Diverse network composition

- National and local retailers including Visionworks, Walmart, Sam's Club, Costco, LensCrafters®, Target, MyEyeDr., Warby Parker and America's Best
- 200,000+ points of access at retail and independent offices across the country
- Online retailer network including Glasses.com, Visionworks.com, WarbyParker.com and 1800contacts.com
- Out-of-network benefits are available with BlueVision Plus

Value-driven vision solutions

- **Reduced out-of-pocket costs**: including discounted prices[1] on lens options and allowances for any frame purchased at any in-network provider.
- **Streamlined administration**: including consolidated billing with your medical insurance.
- **The exclusive collection of frames**: available at nearly 9,000 network locations across the country at no cost. Members select from over 200 frames, all covered in full, valued between $100 and $195.
- **Industry's only one-year breakage warranty**: our breakage warranty provides for repair or replacement of the Exclusive Collection frames and/or lenses for a period of one year from the original date of delivery when purchased through a network provider.

Value-added features

- **Online options**: in-network, online shopping through 1-800 Contacts, Glasses.com, Visionworks.com and Warby Parker
- **On-site clinics**: includes vision exams and the ability to purchase glasses directly from your offices
- **Enhanced vision benefits**: second vision exam for members who are diabetic, pregnant, or have hypertension
- **Laser Vision Correction (LASIK)**: lower prices on LASIK procedures than other carriers, along with flexible financing options—up to 12 months interest free
- **Hearing Aid Discounts**—savings of up to 40% off national average selling prices for brand name hearing aids

50

years of vision benefits experience[2]

200K+

points of access[2]

1.6M

vision members served[3]

97%

account satisfaction[1]

[1] Davis Vision 2017 Patient Satisfaction Survey

[2] Source: https://davisvision.com/

[3] CareFirst Book of Business internal data as of April 2024

SEE THE WHOLE PICTURE: WHY WHOLE HEALTH MATTERS

CareFirst has an exciting portfolio of whole health programs that integrate our vision and other specialty programs with our core medical business. This provides us with opportunities to focus on the "whole" member and identify potential medical health concerns through preventive care and treatment such as eye exams. Early identification enables clinicians to address issues before they develop into more significant chronic health concerns. An eye exam can non-invasively screen for upwards of 30 different chronic conditions such as diabetes, glaucoma, high blood pressure and myopia.

ENHANCED ROUTINE BENEFITS FOR MEMBERS WITH CHRONIC CONDITIONS

There is a complex overlap between vision and overall physical health. Indicators of major health conditions can be detected in routine vision exams. By focusing on members with chronic conditions, the program widens providers' oversight and boosts member engagement, and increases the potential for prevention and early diagnoses.

This initiative provides one extra in-network eye exam each benefit period at no charge to members living with diabetes and hypertension, as well as members who are pregnant (up to six months post-partum). The program is considered an add-on to the members' current vision benefits.

Vision exams

- Eye exams can reduce healthcare costs, as well as diagnose and prevent issues such a myopia, diabetes, high blood pressure and glaucoma.
- **Diabetic retinopathy:** A complication of diabetes that damages the blood vessels of light-sensitive tissues in the retina. Though at first it may cause no symptoms, it can lead to blindness.

75%

of the American population needs some form of vision correction as adults.[4]

Of the estimated

93 MILLION

U.S. adults at high risk for vision loss, only half visited an eye doctor in the past 12 months. Regular eye care can have a life-changing impact on preserving the vision of millions of people.

8 OF 10

employers say their employees expect a whole health program.

[4] www.cdc.gov/visionhealth/basics/ced/index.html

CHOOSE CAREFIRST VISION

One of the largest national networks

200,000+ access points from coast to coast, including ophthalmologists and optometrists at independent retail locations.

Higher in-network utilization

97% of vision members receive treatment from in-network providers, which may help lower claims costs for you and your employees.[5]

Reduced out-of-pocket costs

Flexibility to use the frame allowance to purchase any frame at any in-network provider.

Or choose from **over 200** frames at no additional out-of-pocket costs from the Davis Vision Exclusive Collection (available at thousands of independent provider locations nationwide).

Fixed discounted prices for upgraded lens options and coatings, including progressive lenses.

World-class experience

Anywhere access
members can find a provider, view their ID card and access claims information from the computer, tablet or smartphone.

Library of materials
encourages good vision health for your employees.

U.S.-based customer care center

Live customer service **available**.

Freedom to choose

Your employees have the option to visit **out-of-network providers**.[5]

2025 WORLD'S MOST ETHICAL COMPANIES® ™
ETHISPHERE
13-TIME HONOREE

Higher standards for better care

CareFirst BlueCross BlueShield (CareFirst) has been named by the Ethisphere Institute as one of the World's Most Ethical Companies® for

13 YEARS RUNNING

"World's Most Ethical Companies" and "Ethisphere" names and marks are registered trademarks of Ethisphere LLC.

[5] Out-of-network means member must pay up front, at time of service, and send in reimbursement form.

SOLUTIONS FOR ALL BUSINESS SIZES

Whether you're a small, medium or large business, we have a vision plan that can meet your coverage needs.

FLEXIBLE PLANS DESIGNED FOR YOU

CareFirst can customize vision benefits to align with your current plan to ensure member satisfaction and minimize any disruption for participants.

Our plans offer variety and flexibility, with a full suite of benefit options, as well as a choice of copays, service frequencies, allowances (frames/contact lenses) and more.

SAVINGS OPPORTUNITIES BUNDLING

Multiple benefits is an opportunity to simplify administration, streamline enrollment and claims and achieve significant financial savings. When you bundle CareFirst coverage, you and your employees benefit from an enhanced experience through our integrated online portal and working with one carrier.

Add one of these specialty products and receive a discount on your medical premiums:

- **Medical + Dental:** Save 2%[6]
- **Medical + Vision:** Save .5%[6]
- **Medical + Life or Short and Long Term Disability:** Save .25% per product[6,7]
- **Medical + Voluntary Benefits—Accident, Critical Illness, Hospital Indemnity:** Save 0.25% for two or more voluntary products[6,7]
- **TOTAL SAVINGS:** Up to 3.25%

WE HAVE GREAT PLAN OPTIONS FOR SMALL GROUPS

Providing your employees with vision insurance isn't just good for their health—it's good for your business.

Our small group plans offer variety and flexibility, with a full suite of benefit options, as well as a choice of Service Frequencies Exam/ Lenses or Frames, with or without copay for eye exams and a wide range of allowances that can be used for frames or contact lenses.

ACA Small Group health plans may cover pediatric vision benefits. A separate vision plan may provide broader vision coverage for adults and eligible children in need of services not covered under their ACA health plan.



Do you have more than 100 employees?

You may consult with our vision experts to customize a plan that fits your benefit needs.



Ask about our Whole Health Bundling Savings

when you bundle CareFirst medical with Vision.

[6] CareFirst 51+, fully insured group new and renewing group accounts are eligible for this discount. Only applicable to CareFirst offered coverage discount. All Specialty Bundling Discounts are subject to underwriting review and approval.

[7] CareFirst 51+ self-insured group accounts qualify for a one-time administrative credit (group specific).

SAMPLE MEMBER EXPERIENCE

Hi, I'm Justin!

Justin visits **carefirst.com/doctor** to find a nearby eye doctor.

Justin calls Dr. Roy to make an appointment.



Justin visits Dr. Roy for an eye exam.

Dr. Roy prescribes polycarbonate premium progressive lenses and recommends a premium anti-reflective coating.

Justin picks out a **$190 frame**, but **only pays $48** due to his frame allowance and discounts.

Justin picks up his new glasses.

	Retail Cost:	Justin Pays:
Exam copay	$160	$10
Frame cost ($190)	$190	$48
Premium progressive	$295	$90
Polycarbonate	$50	$30
Premium anti-reflective coating	$125	$48
Justin pays **$226.** Average cost without a vision plan: **$820**		
Justin saved $594		

Justin is thrilled with his new glasses, the ease of getting them and especially his **savings of $594**.

Allowance and figures in this example take into account BlueVision Plus, Option D plan benefits and use retail values based on member cost comparison. Please verify discount with your provider at the time of scheduling services.

VISION COVERAGE AROUND AND ACROSS THE COUNTRY

With CareFirst Vision, our members have lots of choices when receiving care. Some of the national and regional retailers include:

REGIONAL

America's Best
Cohen's Fashion Optical
Envision Eye Care
Eyecare Center
Eye Express
Eye Mart Express
Eye to Eye Optometry Center
For Eyes
Halpern Eye Associates
Heartland Vision
L'Occhio Eyecare-Eyestyle
MyEyeDr.
Nationwide Vision
National Optometry
New Deal Optical
The Optical Place
OptimEyes
Primary Eye Care
Rosin Eye Care
Schaeffer Eye Center
ShopKo Stores
Sterling Optical
Thoma & Sutton EyeCare
Union Eye Care
United Optical
Virginia Eye Institute
Vision Makers
Vision Values
Whylie Eye Care Centers
Wisconsin Vision
Warby Parker

NATIONAL

Boscov's Optical
Costco Vision
JCPenney Optical
LensCrafters
Pearle Vision
Sam's Club
Target Optical
Visionworks
Walmart Vision Centers
Warby Parker Stores

ONLINE

1800contacts.com
glasses.com
visionworks.com
warbyparker.com

Committed performance and superior service with

97%

member satisfaction[8]

[8] Davis Vision 2017 Patient Satisfaction Survey.

CAREFIRST ON THE GO

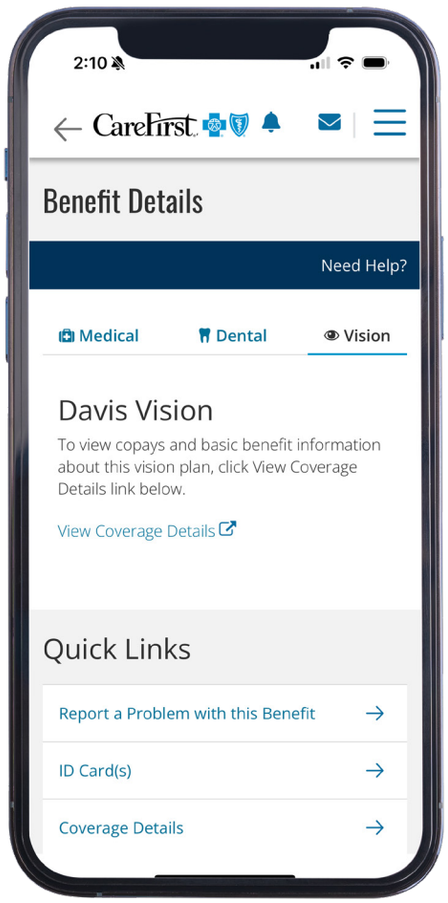
Whether traveling for work, a family vacation or just going on a road trip, CareFirst comes with you. Our convenient mobile app helps ensure your employees stay connected, regardless of where life takes them.

CAREFIRST MOBILE

CareFirst Mobile is our flagship app. By downloading it to their phone or tablet, employees can:

- Find in-network vision providers, online and other vision care providers—nationwide
- View, order or email member ID cards
- Check vision claims
- Update communications

Visit carefirst.com for more information about the CareFirst Vision plan portfolio



Davis Vision is an independent company that provides administrative services for vision care to CareFirst BlueCross BlueShield and CareFirst BlueChoice, Inc. members and offers an extensive national network of optometrists, ophthalmologists and opticians. Davis Vision is solely responsible for the services it provides.

To learn more about the CareFirst Vision,

contact your CareFirst account representative today.

CareFirst

Family of health care plans

CONNECT WITH US:

CareFirst BlueCross BlueShield is the shared business name of CareFirst of Maryland, Inc. and Group Hospitalization and Medical Services, Inc. CareFirst of Maryland, Inc., Group Hospitalization and Medical Services, Inc., CareFirst BlueChoice, Inc., and The Dental Network, Inc. are independent licensees of the Blue Cross and Blue Shield Association. BLUE CROSS®, BLUE SHIELD® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.

BOK5474-1S (7/25)