

Understanding your vision exam benefit

New for 2012, you and your dependents enrolled in a GuideStone medical plan through Highmark Blue Cross Blue Shield have a vision exam benefit. It is different from vision insurance. This flyer will help you understand what is covered, what is not covered, the differences in vision services, and how to find a network vision provider.

What is covered under your vision exam benefit?

Your vision benefit covers one annual eye exam per covered family member. It's important to have an eye exam to determine if you need glasses or contacts, or have eye conditions or diseases. Your eye exam may include:

- **Eye health examination:** Your doctor will evaluate your vision and check for eye diseases through specialized diagnostic equipment and lights.
- **Dilation:** Your doctor may use drops to enlarge your pupils. Through dilation, your doctor will be able to examine the inside of your eyes with lights and instruments.
- **Refraction:** If you need corrective lenses, your doctor will conduct a refraction assessment using a computerized refractor to estimate your prescription. While flipping between lenses, your doctor will often ask, "Which is better: one or two? Three or four? This or that?"

5 tips for healthy eyes

1. Eat a well-balanced diet for nutrients (omega-3, vitamins C and E) and to maintain a healthy weight.
2. Wear sunglasses to protect against harmful UV rays.
3. Use safety glasses or a mask when working on house projects or playing sports.
4. Avoid strain by taking a break from your TV or computer screen.
5. Visit your eye doctor for your annual eye exam.

Your annual eye exam is an in-network benefit.

If you use an in-network provider (see "How to find a covered vision provider" on the third page), you will be charged a primary care office visit copay. If you receive care from an out-of-network provider or are on a Health Saver medical plan, you will be required to pay your deductible first and then your coinsurance percentage.

What is not covered under your vision exam benefit?

Your vision benefit does not include coverage for glasses or contact lenses, unless you've had a cataract extraction. Your vision benefit does not cover eye surgery (radial keratotomy or laser) to correct nearsightedness, farsightedness or astigmatism. Retinal telescreening by digital imaging is not covered as part of a routine comprehensive exam, but could be covered for patients with diabetes.

What are the differences in vision services?

There are three main categories of vision services. The care and coverage is different for each category. It's important to know the differences so you can make the appropriate decisions for your family's vision care needs. The table below describes the types and differences of vision services, including your vision benefit — annual eye exam. If you have questions about vision services or your coverage, please call Highmark Blue Cross Blue Shield at **1-866-472-0924**.

VISUAL SCREENING	ANNUAL EYE EXAM	MEDICAL EYE CARE
<ul style="list-style-type: none"> • Covered as a health plan benefit per Highmark's <i>Preventive Care Schedule</i> for your dependent children who are enrolled in a GuideStone medical plan. <ul style="list-style-type: none"> ✂ 100% with no copay for in-network care. ✂ No coverage for out-of-network care. • Performed by a pediatrician or primary care physician as part of your child's annual well-child visit. • Screened every 12 months ages 3-5; then at ages 6, 8, 10, 12 and 15. • Evaluated often using the Snellen or "Big E" eye chart by covering an eye and reading letters in a row. • A visual screening does not diagnose or correct vision or eye health issues. 	<ul style="list-style-type: none"> • Covered for you and your dependents who are enrolled in a GuideStone medical plan. <ul style="list-style-type: none"> ✂ Primary office visit copay for in-network care. ✂ Deductible and coinsurance for out-of-network care or Health Saver plans. • Performed by an optometrist or ophthalmologist in Highmark BCBS' network. • Screened, with or without dilation, once a year to determine the health of your eyes and need for corrective lenses. • An annual eye exam does not include coverage for glasses or contacts. • If your doctor discovers a condition or disease, your exam may transition from a routine annual eye exam to a medical exam. Your charge would then transition from a primary office visit copay to a specialist visit copay. 	<ul style="list-style-type: none"> • Covered as a health plan benefit (not the vision benefit) for you and your dependents who are enrolled in a GuideStone medical plan. <ul style="list-style-type: none"> ✂ Specialist visit copay for in-network care. ✂ Deductible and coinsurance for out-of-network care or Health Saver plans. • Medical eye care examines, treats and manages eye conditions or diseases, such as cataracts, glaucoma, diabetic retinopathy, macular degeneration, infections, eye pain or injury. • If you have had a cataract extraction, your initial pair of glasses or contact lenses is covered.

Vision Discounts

Through Highmark BCBS, you have access to Blue365® Healthy Deals. You can save money at Lasik*Plus* Vision Center, Davis Vision and QualSight LASIK. Log into www.highmarkbcbs.com, then select the *Your Coverage* tab and go to "Member Discounts."

If you or your dependents are enrolled in a GuideStone dental plan, you have access to Cigna's Healthy Rewards program. You can access discounts on contact lenses, glasses and frames. Log into myCigna.com, select *Vision, Hearing & Dental Care* within "Discount Programs – Healthy Rewards."

How to find a covered vision provider

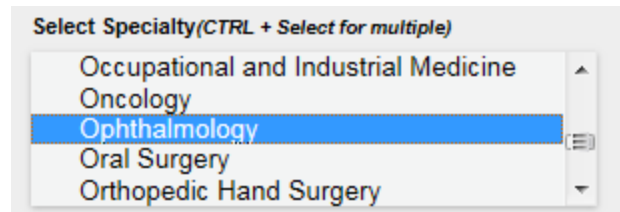
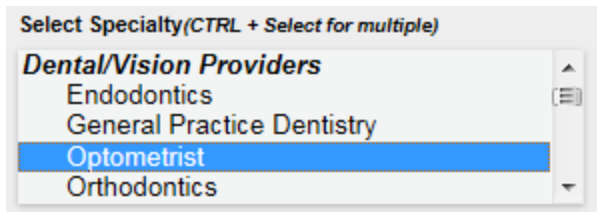
Visit www.highmarkbcbs.com and search for an ophthalmologist or optometrist through the “Find a Doctor, Hospital or Other Network Provider” tool. **Do not** use the “Find an Eye Care Provider” tool — this will yield incorrect results under this benefit.

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Looking for insurance for yourself or your employees? Highmark has a plan for you.
Use this tool
Do not use this tool

FIND PROVIDERS
Now you have more ways than ever to find a health care provider that's right for you.
Find a Doctor, Hospital or Other Medical Provider
Find a Pharmacy
Find an Eye Care Provider
Find a Dentist
Highmark & UPMC Update

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View your benefits, check the status of a claim, research health topics and more.
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After you select “Find a Doctor, Hospital, or Other Medical Provider,” the Provider Search tool will appear. Under “Select Specialty,” you can choose to see optometrists and/or ophthalmologists in your area. Optometrists are located under “Dental/Vision Providers” and ophthalmologists are under “Physician Specialists.”



If you have a general question about your GuideStone medical plan, please see your employer’s authorized benefits representative. If you would like more information about your vision benefit, please call Highmark Blue Cross Blue Shield at **1-866-472-0924** to speak to a designated GuideStone customer service representative.