

**Blue Cross Blue Shield FEP Vision
Section 3 How You Obtain Care**

Limited Access Areas

If you live in an area that does not have adequate access to a BCBS FEP Vision network provider and you receive covered services from an out-of-network provider, we will pay up to 100% of our Plan Allowance. You are responsible for any difference between the amount billed and our payment. To determine if you are in a limited access area call us at 1-888-550-2583 or TTY: 1-800-523-2847.

Members who reside in areas not meeting access standards* can visit an out-of-network provider, pay billed charges and then be reimbursed based on the Plan Allowance.

***NOTE: Access Standards**

Urban and suburban zip codes: at least 90% of FEDVIP eligibles in a network access area (zip code plus 15 driving-miles) must have access to a vision care preferred provider. Rural zip codes: at least 80% of FEDVIP eligibles in a network access area (zip code plus 35 driving-miles) must have access to a vision care preferred provider.

Plan Allowance: The maximum benefit payment for services provided in areas not meeting the access standards are shown in the chart below. You are responsible for charges billed over the amounts shown.

Services/Material: Vision Care Exam

High Option We Pay: Up to \$50

Standard Option We Pay: Up to \$50

Services/Material: Single Vision Lenses

High Option We Pay: Up to \$72

Standard Option We Pay: Up to \$72

Services/Material: Bifocal Lenses

High Option We Pay: Up to \$109

Standard Option We Pay: Up to \$109

Services/Material: Trifocal Lenses

High Option We Pay: Up to \$136

Standard Option We Pay: Up to \$136

Services/Material: Lenticular Lenses

High Option We Pay: Up to \$136

Standard Option We Pay: Up to \$136

Services/Material: Contact Lenses

High Option We Pay: Up to \$150

Standard Option We Pay: Up to \$130

Services/Material: Medically Necessary Contact Lenses

High Option We Pay: Up to \$600

Standard Option We Pay: Up to \$600

Services/Material: Frames

High Option We Pay: Up to \$200

Standard Option We Pay: Up to \$140