

## BlueCross Vision Product Portfolio for 2015

### Producer Communication #683

*Issued October 6, 2014*

#### Message

Our BlueCross Vision product portfolio is expanding to include an individual vision plan for 2015 effective dates. Our BlueCross Vision product portfolio for small groups (less than 51 employees) and mid-market groups (51+ employees) remains unchanged from our 2014 portfolio.

#### Details

##### Introducing BlueCross Vision Healthy Vision Plan 1

For January 2015 effective dates, our BlueCross Vision portfolio is expanding to include Healthy Vision Plan 1 for our individual customers. Healthy Vision Plan 1 is issued by Capital Advantage Assurance Company (CAAC) and administered by National Vision Administrators, LLC (NVA).

Healthy Vision Plan 1 is a “family” vision plan (i.e., the plan provides coverage for all ages) that is offered off exchange to individual consumers. This individual vision plan is **not** Patient Protection and Affordable Care Act (PPACA) compliant. Healthy Vision Plan 1 does not meet minimum essential vision coverage for children under PPACA.

Healthy Vision Plan 1 will be available to members that purchase Capital BlueCross individual medical and/or dental coverage (and are enrolled into Facets). This plan is not available as a standalone product.

Members enrolled in Healthy Vision Plan 1 will:

- Be enrolled into Facets. Capital BlueCross will also administer the billing and fulfillment.
- Locate participating vision care providers by searching our on-line BlueCross Vision provider directory.
- Have the “BlueCross Vision” indicator on the front of their identification card and the BlueCross Vision Customer Service phone number on the back of their card.

**Note:** As a reminder, our Blue Individual Dental Program website and corresponding brochure will continue to include the Vision Plan 6030<sup>1</sup>. The Vision Plan 6030 is available to individual consumers that enroll in one of the individual dental options through this web-based program (a member must enroll in a dental option to enroll in the vision plan). This program includes BlueCross Dental’s PPACA compliant individual dental PPO and HMO plans and Dominion Dental’s Discount Dental Program. Members that enroll through this program are not enrolled into Facets. Rather, Dominion Dental administers the enrollment, billing, fulfillment, etc. for these members.

##### Small Groups (less than 51 employees)

Our BlueCross Vision product portfolio for small groups (less than 51 employees) remains unchanged from our 2014 portfolio. These plans offer coverage to members and dependents **age 19 and older**. Our small group plans do not include coverage for dependents under 19 years of age. Dependents under 19 years of age should not be enrolled in these plans.

As a reminder, except for groups electing the “If you like it, you can keep it” extension, PPACA requires all small groups (less than 51 employees) to include coverage for pediatric vision services in the group **medical** plans offered to their employees.

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<sup>1</sup> Vision Plan 6030 is underwritten and issued by Avalon Insurance Company. Dominion Vision Services and National Vision Administrators, LLC (NVA) provide administrative services to Avalon. Avalon, Dominion, and NVA are independent companies.

Health care benefit programs issued or administered by Capital BlueCross and/or its subsidiaries, Capital Advantage Insurance Company®, Capital Advantage Assurance Company® and Keystone Health Plan® Central. Independent licensees of the Blue Cross and Blue Shield Association. Communications issued by Capital BlueCross in its capacity as administrator of programs and provider relations for all companies.

**Groups with 51+ Employees**

Our BlueCross Vision product portfolio for groups with 51+ employees remains the same as our 2014 portfolio. Our vision portfolio consists of 10 standard plans, which includes two voluntary plans (i.e., 100% subscriber paid) and two discount plans.

**Large Groups with 100+ Employees**

Large groups will continue to have the flexibility to select benefit design options as outlined in the Sales Guidelines.

**Multi-Coverage Credit**

A multi-coverage credit will continue to be available on the vision rates for fully insured groups with 51+ employees when both a medical product and a qualifying vision product are purchased through Capital BlueCross.

Refer to Producer Communication #649- BlueCross Vision Product Portfolio for 2014, for more information on how Health Care Reform requirements impacted our small group (less than 51 employees) vision plans beginning with January 2014 effective dates.

**Attachments**

- **Attachment A** -- 2015 BlueCross Vision Group Portfolio Summary with Plan IDs
- **Attachment B** -- 2015 BlueCross Vision Individual Portfolio Summary with Plan IDs

**Questions**

Contact your Preferred Agency with any questions. Thank you.

**2015 BlueCross Vision Group Product Portfolio Summary  
With Plan IDs**

<b>Plan Name</b>	<b>Small Group 2-50 Off Exchange (Age 19 &amp; older)</b>	<b>Group Size 51- 99 and ASO 20-99*</b>	<b>Defined Contribution Solution 20-50 (Age 19 &amp; older)</b>	<b>Defined Contribution Solution 51-99</b>	<b>Defined Contribution Solution 100+</b>
Healthy Vision Max 200	BCVC0205				
Healthy Vision 12/0	BCVC0204		BCVC0204		
Healthy Vision 12/10	BCVC0202		BCVC0202		
Healthy Vision 12/10 Voluntary	BCVC0209				
Healthy Vision 12/10 Plus	BCVC0201		BCVC0201		
Healthy Vision 24/10	BCVC0203				
Healthy Vision 24/10 Plus	BCVC0200		BCVC0200		
Healthy Vision 24/10 Plus Voluntary	BCVC0208				
Healthy Vision Discount	BCVC0206				
Healthy Vision Discount Plus	BCVC0207				
Plan Max 200		BCVC12			
Plan 12/0		BCVC4		BCVC4	BCVEX4
Plan 12/10		BCVC3		BCVC3	BCVEX1
Plan 12/10 Voluntary		BCVC9			
Plan 12/10 Plus		BCVC2		BCVC2	BCVEX3
Plan 24/10		BCVC5			
Plan 24/10 Plus		BCVC6		BCVC6	BCVEX2
Plan 24/10 Plus Voluntary		BCVC13			
Discount Plan		BCVC7			
Discount Plan Plus		BCVC8			

\* ASO 20-99 – the vision product must be fully insured

Adult only, age 19 and over

**2015 BlueCross Vision Individual Product Portfolio Summary  
with Plan IDs**

<b>Plan Name</b>	<b>On Exchange</b>	<b>Off Exchange</b>
Healthy Vision Plan 1		BCVI0124