

# Brief Notes

News for  
Brokers and Consultants

August 27, 2015

**Applies to:** All markets

## Horizon Vision Expands to All Markets

Horizon Blue Cross Blue Shield of New Jersey is pleased to announce that its Horizon Vision plans will soon be available across all lines of business. To administer our plans, we're partnering with Davis Vision, an industry leader with a nationwide network of providers.

Vision is a low-cost benefit that can enhance any comprehensive insurance package—and can also stand on its own. With 80 percent of Americans requiring corrective-vision services<sup>1</sup>, many consumers are already paying hundreds out of pocket for vision-related needs annually. What's more, a regular eye exam can lead to early detection of potential medical issues such as hypertension and diabetes—which could result in earlier treatment, protecting consumers' health and dollars. *Learn more* about the value of a Horizon Vision plan.

Companies have increasingly been offering vision benefits because they know there's employee demand. Last year, 35 percent of companies offered a vision plan separate from their medical benefits—a figure that's more than doubled since 2012.<sup>2</sup> There's also a strong link between the number of benefits offered by employers and the probability that an employee would recommend their employer to others.<sup>3</sup>

### Why Horizon Vision?

Now that you know why a vision plan is so important, you may be wondering why your clients should choose Horizon Vision.

We offer:

- **Affordability:** Various plans are available to meet your clients' price points, and we offer product and service discounts.
- **Access:** Through Davis Vision, we connect members to a strong local network of providers and Visionworks retail locations.
- **Administration:** If your client already has Horizon BCBSNJ coverage, it's easy to add a Horizon Vision plan.

<sup>1</sup> American Optometric Association website: American Eye-Q Survey Executive Summary (May 2008): [aoa.org](http://aoa.org).

<sup>2</sup> According to the Henry J. Kaiser Foundation's 2014 Employer Health Benefits Survey

<sup>3</sup> MetLife's 13th Annual U.S. Employee Benefit Trends Study



Horizon Blue Cross Blue Shield of New Jersey

Davis Vision, Inc. supports Horizon Blue Cross Blue Shield of New Jersey in the administration of vision benefits. Davis Vision, Inc. is independent from and not affiliated with Horizon Blue Cross Blue Shield of New Jersey or the Blue Cross and Blue Shield Association. The Davis Vision name and symbol are registered marks of Davis Vision, Inc. Products and policies may be provided by Horizon Insurance Company and services and products may be provided by Horizon Blue Cross Blue Shield of New Jersey or Horizon Healthcare of New Jersey, Inc., each an independent licensee of the Blue Cross and Blue Shield Association. Communications are issued by Horizon Blue Cross Blue Shield of New Jersey in its capacity as administrator of programs and provider relations for all its companies. The Blue Cross® and Blue Shield® names and symbols are registered marks of the Blue Cross and Blue Shield Association. The Horizon® name and symbols are registered marks of Horizon Blue Cross Blue Shield of New Jersey.

Here are some key dates for the Horizon Vision expansion:

- Now** Pricing available. Please process all new Horizon Vision quoting effective for September 1 and 15 on HealthConnect. *Learn more* about the pricing.
- Note:** Vision products are not currently available on our Broker Online Services, so all paperwork must be submitted to our conversion email. Our account consultants and enrollment personnel will process the paperwork on your behalf. We anticipate having our Horizon Vision plans available through Broker Online Services in the coming weeks and will alert you when that functionality is available so you can submit groups electronically.
- September 1, 2015** New standalone Horizon Vision plans available for the small group market that complement statutory vision benefits in health products. *Learn more* about what plans are available.
- January 1, 2016** New standalone Horizon Vision plans available for the consumer market and all group markets.

Horizon Vision is part of our enhanced ancillary product line, which also includes an expanded **Horizon Dental** program. Talk to your customers ahead of open enrollment to ensure they're aware of and familiar with how these ancillary products can complement Horizon BCBSNJ medical coverage.

If you have questions, please contact your Horizon BCBSNJ sales executive or account manager.



## Why Vision care? Because your vision is priceless.

- Vision programs are among the most cost effective of all health care benefits. Research shows that employers gain up to **\$7 for every \$1** they spend on vision coverage.
- Once a member loses sight, it costs a health plan an average of **\$2.5 million for the rest of the member's life**.
- Through early detection of eye and systemic disease, there is **greater opportunity to reduce overall health costs**.
- An eye-health examination may detect diabetes in its early stages. **People with diabetes who manage their disease save employers about \$4,300 in annual health costs** compared to those who do not.
- **57% of employees would be willing to take a salary cut** or go without a raise to maintain current coverage levels.
- Vision problems are the second most prevalent health problem in the country, affecting more than **120 million people**.
- **50% to 90% of employees suffer from computer vision syndrome**. These symptoms include eye strain, dry eyes, and blurred and double vision.
- Vision disorders account for **more than \$8 billion annually in sick days, lost productivity and medical bills**.

Horizon Vision can help you provide your employees with quality eye care and eye wear from a name you already know—Horizon Blue Cross Blue Shield of New Jersey, the state's largest and most experienced health care insurer.

To learn more about Horizon Vision, please contact your Horizon BCBSNJ sales executive or account manager and visit us at [HorizonBlue.com](http://HorizonBlue.com).

*Sources: American Diabetes Association, American Optometric Association, All About Vision, Business Insurance News, CaliforniaBroker Magazine, Jobson Optical Research, Medco Health Group, National Eye Institute, Prevent Blindness America, The Vision Council, Transitions® Academy*

Horizon Blue Cross Blue Shield of New Jersey is an independent licensee of the Blue Cross and Blue Shield Association. The Blue Cross® and Blue Shield® names and symbols are registered marks of the Blue Cross and Blue Shield Association. The Horizon® name and symbols are registered marks of Horizon Blue Cross Blue Shield of New Jersey.

## Horizon Vision Small Group Price Chart (effective 8/1/15)



Vista II	
<b>Premium Rates (Voluntary)</b>	
Employee Only	\$5.11
Employee + Spouse	\$10.22
Employee + Child(ren)	\$13.80
Employee + Family	\$19.94
<b>Premium Rates (Funded)</b>	
Employee Only	\$3.31
Employee + Spouse	\$6.61
Employee + Child(ren)	\$8.93
Employee + Family	\$12.90

ExpansE V	
<b>Premium Rates (Voluntary)</b>	
Employee Only	\$9.85
Employee + Spouse	\$19.71
Employee + Child(ren)	\$26.61
Employee + Family	\$38.43
<b>Premium Rates (Funded)</b>	
Employee Only	\$6.45
Employee + Spouse	\$12.91
Employee + Child(ren)	\$17.42
Employee + Family	\$25.17

Panorama IV A	
<b>Premium Rates (Voluntary)</b>	
Employee Only	\$6.99
Employee + Spouse	\$13.97
Employee + Child(ren)	\$18.86
Employee + Family	\$27.24
<b>Premium Rates (Funded)</b>	
Employee Only	\$3.92
Employee + Spouse	\$7.84
Employee + Child(ren)	\$10.58
Employee + Family	\$15.29

Panorama IV B	
<b>Premium Rates (Voluntary)</b>	
Employee Only	\$5.92
Employee + Spouse	\$11.84
Employee + Child(ren)	\$15.99
Employee + Family	\$23.09
<b>Premium Rates (Funded)</b>	
Employee Only	\$3.79
Employee + Spouse	\$7.59
Employee + Child(ren)	\$10.24
Employee + Family	\$14.79



## Summary of Benefits: Horizon Vista II

In-Network Benefits			
			<b>Frequency — Once Every:</b>
Eye examination inclusive of dilation (when professionally indicated)			12 months
Spectacle lenses			12 months
Frame			24 months
Contact lens evaluation, fitting & follow-up care			12 months
Contact lenses (in lieu of eyeglasses)			12 months
			<b>Copayments</b>
Eye examination			\$10
Spectacle lenses			\$25
Eyeglass Benefit — Frame		Average Retail Value	Member Charges
<b>Non-Collection frame allowance (Retail):</b>		<b>Up to \$100</b>	Up to \$100 or \$150 <sup>1</sup> plus a 20% discount <sup>2</sup> on any overage
<b>Davis Vision Frame Collection<sup>3</sup> (in lieu of allowance):</b>			
Fashion level		Up to \$125	Included
Designer level		Up to \$175	\$15 copayment
Premier level		Up to \$225	\$40 copayment
Eyeglass Benefit — Spectacle Lenses		Average Retail Value	Member Charges
Clear plastic single-vision, lined bifocal, trifocal or lenticular lenses (any Rx)		\$60-\$120	Included
Oversize lenses		\$20	Included
Tinting of plastic lenses		\$20	\$15
Scratch-resistant coating		\$25-\$40	Included
Polycarbonate lenses <sup>4</sup>		\$60-\$75	\$0 or \$35
Ultraviolet coating		\$25-\$30	\$15
Standard anti-reflective (AR) coating		\$50-\$70	\$40
Premium AR coating		\$65-\$90	\$55
Ultra AR coating		\$100-\$125	\$69
Standard progressive lenses		\$150-\$195	\$65
Premium progressives		\$195-\$300	\$105
Intermediate-vision lenses		\$150-\$175	\$30
High-index lenses		\$90-\$150	\$60
Polarized lenses		\$95-\$110	\$75
Plastic photosensitive lenses		\$95-\$150	\$70
<b>Scratch Protection Plan:</b> Single vision   Multifocal lenses			\$20   \$40
<b>Contact Lens Benefit (in lieu of eyeglasses):</b>			
<b>Contact lenses:</b> Materials allowance			Up to \$100 plus a 15% discount <sup>2</sup> on any overage
Evaluation, fitting & follow-up care — standard and specialty lens types			15% discount <sup>2</sup>
<b>Medically necessary contact lenses</b> (with prior approval) — Materials, evaluation, fitting & follow-up care			Included
Out-of-Network Reimbursement Schedule — Up to:			
Eye examination: \$40	Single-vision lenses: \$40	Trifocal lenses: \$80	Elective contact lenses: \$80
Frame: \$50	Bifocal/progressive lenses: \$60	Lenticular lenses: \$100	Medically necessary contact lenses: \$225

1 Enhanced frame allowance is available at all Visionworks locations nationwide.

2 Discount not applicable at Walmart, Sam's Club or Costco.

3 Collection is available at most participating independent provider offices. Collection is subject to change. One-year eyeglass breakage warranty included.

4 Polycarbonate lenses are covered in full for dependent children, monocular patients and patients with prescriptions +/- 6.00 diopters or greater.

Not for distribution outside of Horizon BCBSNJ and group/broker/consultant relationship. Products and policies provided by Horizon Insurance Company and services provided by Horizon Blue Cross Blue Shield of New Jersey, each an independent licensee of the Blue Cross and Blue Shield Association. Communications are issued by Horizon Blue Cross Blue Shield of New Jersey in its capacity as administrator of programs and provider relations for all its companies. The Blue Cross® and Blue Shield® names and symbols are registered marks of the Blue Cross and Blue Shield Association. The Horizon® name and symbols are registered marks of Horizon Blue Cross Blue Shield of New Jersey.



## Summary of Benefits: Expanse V

In-Network Benefits			
			<b>Frequency — Once Every:</b>
Eye examination inclusive of dilation (when professionally indicated)			12 months
Spectacle lenses			12 months
Frame			12 months
Contact lens evaluation, fitting & follow-up care			12 months
Contact lenses (in lieu of eyeglasses)			12 months
			<b>Copayments</b>
Eye examination			\$0
Spectacle lenses			\$10
Contact lens evaluation, fitting & follow-up care			\$0 <sup>1</sup>
<b>Eyeglass Benefit — Frame</b>	<b>Average Retail Value</b>	<b>Member Charges</b>	
<b>Non-Collection frame allowance</b> (Retail):	<b>Up to \$150</b>	Up to \$150 or up to \$200 <sup>2</sup> plus a 20% discount <sup>3</sup> on any average	
<b>Davis Vision Frame Collection<sup>4</sup></b> (in lieu of allowance):			
Fashion level	Up to \$125	Included	
Designer level	Up to \$175	Included	
Premier level	Up to \$225	Included	
<b>Eyeglass Benefit — Spectacle Lenses</b>	<b>Average Retail Value</b>	<b>Member Charges</b>	
Clear plastic single-vision, lined bifocal, trifocal or lenticular lenses (any Rx)	\$60-\$120	Included	
Oversize lenses	\$20	Included	
Tinting of plastic lenses	\$20	Included	
Scratch-resistant coating	\$25-\$40	Included	
Polycarbonate lenses <sup>5</sup>	\$60-\$75	Included	
Ultraviolet coating	\$25-\$30	Included	
Standard anti-reflective (AR) coating	\$50-\$70	Included	
Premium AR coating	\$65-\$90	Included	
Ultra AR coating	\$100-\$125	Included	
Standard progressive lenses	\$150-\$195	Included	
Premium progressives	\$195-\$300	Included	
Intermediate-vision lenses	\$150-\$175	Included	
High-index lenses	\$90-\$150	Included	
Polarized lenses	\$95-\$110	Included	
Plastic photosensitive lenses	\$95-\$150	Included	
<b>Scratch Protection Plan:</b> Single vision   Multifocal lenses		Included	
<b>Contact Lens Benefit</b> (in lieu of eyeglasses):			
<b>Contact lenses:</b> Materials allowance		Up to \$150 plus a 15% discount <sup>3</sup> on any average	
Evaluation, fitting & follow-up care — standard and specialty lens types		15% discount <sup>3</sup>	
Collection Contact Lenses <sup>4</sup> (in lieu of allowance) — Materials			
Disposable		8 boxes/multipacks	
Planned Replacement		4 boxes/multipacks	
Evaluation, fitting & follow-up care		Included	
<b>Medically necessary contact lenses</b> (with prior approval) — Materials, evaluation, fitting & follow-up care		Included	
<b>Out-of-Network Reimbursement Schedule — Up to:</b>			
Eye examination: \$40	Single-vision lenses: \$40	Trifocal lenses: \$80	Elective contact lenses: \$105
Frame: \$50	Bifocal/progressive lenses: \$60	Lenticular lenses: \$100	Medically necessary contact lenses: \$225

1 Copayment applies to Collection Contact Lenses only.

2 Enhanced frame allowance is available at all Visionworks locations nationwide.

3 Discount not applicable at Walmart, Sam's Club or Costco.

4 Collection is available at most participating independent provider offices. Collection is subject to change. One-year eyeglass breakage warranty included.

5 Polycarbonate lenses are covered in full for dependent children, monocular patients and patients with prescriptions +/- 6.00 diopters or greater.

Not for distribution outside of Horizon BCBSNJ and group/broker/consultant relationship. Products and policies provided by Horizon Insurance Company and services provided by Horizon Blue Cross Blue Shield of New Jersey, each an independent licensee of the Blue Cross and Blue Shield Association. Communications are issued by Horizon Blue Cross Blue Shield of New Jersey in its capacity as administrator of programs and provider relations for all its companies. The Blue Cross® and Blue Shield® names and symbols are registered marks of the Blue Cross and Blue Shield Association. The Horizon® name and symbols are registered marks of Horizon Blue Cross Blue Shield of New Jersey.



## Summary of Benefits: Panorama IV A

In-Network Benefits			
			<b>Frequency — Once Every:</b>
Eye examination inclusive of dilation (when professionally indicated)			12 months
Spectacle lenses			12 months
Frame			12 months
Contact lens evaluation, fitting & follow-up care			12 months
Contact lenses (in lieu of eyeglasses)			12 months
			<b>Copayments</b>
Eye examination			\$10
Spectacle lenses			\$25
Contact lens evaluation, fitting & follow-up care			\$0 <sup>1</sup>
Eyeglass Benefit — Frame		Average Retail Value	Member Charges
<b>Non-Collection frame allowance</b> (Retail):		<b>Up to \$130</b>	Up to \$130 or \$180 <sup>2</sup> plus a 20% discount <sup>3</sup> on any overage
<b>Davis Vision Frame Collection<sup>4</sup></b> (in lieu of allowance):			
Fashion level		Up to \$125	Included
Designer level		Up to \$175	Included
Premier level		Up to \$225	\$25 copayment
Eyeglass Benefit — Spectacle Lenses		Average Retail Value	Member Charges
Clear plastic single-vision, lined bifocal, trifocal or lenticular lenses (any Rx)		\$60-\$120	Included
Oversize lenses		\$20	Included
Tinting of plastic lenses		\$20	Included
Scratch-resistant coating		\$25-\$40	Included
Polycarbonate lenses <sup>5</sup>		\$60-\$75	\$0 or \$30
Ultraviolet coating		\$25-\$30	\$12
Standard anti-reflective (AR) coating		\$50-\$70	\$35
Premium AR coating		\$65-\$90	\$48
Ultra AR coating		\$100-\$125	\$60
Standard progressive lenses		\$150-\$195	\$50
Premium progressives		\$195-\$300	\$90
Intermediate-vision lenses		\$150-\$175	\$30
High-index lenses		\$90-\$150	\$55
Polarized lenses		\$95-\$110	\$75
Plastic photosensitive lenses		\$95-\$150	\$65
<b>Scratch Protection Plan:</b> Single vision   Multifocal lenses			\$20   \$40
<b>Contact Lens Benefit</b> (in lieu of eyeglasses):			
<b>Contact lenses:</b> Materials allowance			Up to \$130 plus a 15% discount <sup>3</sup> on any overage
Evaluation, fitting & follow-up care — standard and specialty lens types			15% discount <sup>3</sup>
Collection Contact Lenses <sup>4</sup> (in lieu of allowance) — Materials			
Disposable			8 boxes/multipacks
Planned Replacement			4 boxes/multipacks
Evaluation, fitting & follow-up care			Included
<b>Medically necessary contact lenses</b> (with prior approval) — Materials, evaluation, fitting & follow-up care			Included
Out-of-Network Reimbursement Schedule — Up to:			
Eye examination: \$40	Single-vision lenses: \$40	Trifocal lenses: \$80	Elective contact lenses: \$105
Frame: \$50	Bifocal/progressive lenses: \$60	Lenticular lenses: \$100	Medically necessary contact lenses: \$225

1 Copayment applies to Collection Contact Lenses only.

2 Enhanced frame allowance is available at all Visionworks locations nationwide.

3 Discount not applicable at Walmart, Sam's Club or Costco.

4 Collection is available at most participating independent provider offices. Collection is subject to change. One-year eyeglass breakage warranty included.

5 Polycarbonate lenses are covered in full for dependent children, monocular patients and patients with prescriptions +/- 6.00 diopters or greater.

Not for distribution outside of Horizon BCBSNJ and group/broker/consultant relationship. Products and policies provided by Horizon Insurance Company and services provided by Horizon Blue Cross Blue Shield of New Jersey, each an independent licensee of the Blue Cross and Blue Shield Association. Communications are issued by Horizon Blue Cross Blue Shield of New Jersey in its capacity as administrator of programs and provider relations for all its companies. The Blue Cross® and Blue Shield® names and symbols are registered marks of the Blue Cross and Blue Shield Association. The Horizon® name and symbols are registered marks of Horizon Blue Cross Blue Shield of New Jersey.



## Summary of Benefits: Panorama IV B

In-Network Benefits			
			<b>Frequency — Once Every:</b>
Eye examination inclusive of dilation (when professionally indicated)			12 months
Spectacle lenses			12 months
Frame			24 months
Contact lens evaluation, fitting & follow-up care			12 months
Contact lenses (in lieu of eyeglasses)			12 months
			<b>Copayments</b>
Eye examination			\$10
Spectacle lenses			\$25
Contact lens evaluation, fitting & follow-up care			\$0 <sup>1</sup>
Eyeglass Benefit — Frame	Average Retail Value	Member Charges	
<b>Non-Collection frame allowance</b> (Retail):	<b>Up to \$130</b>	Up to \$130 or \$180 <sup>2</sup> plus a 20% discount <sup>3</sup> on any average	
<b>Davis Vision Frame Collection</b> <sup>4</sup> (in lieu of allowance):			
Fashion level	Up to \$125	Included	
Designer level	Up to \$175	Included	
Premier level	Up to \$225	\$25 copayment	
Eyeglass Benefit — Spectacle Lenses	Average Retail Value	Member Charges	
Clear plastic single-vision, lined bifocal, trifocal or lenticular lenses (any Rx)	\$60-\$120	Included	
Oversize lenses	\$20	Included	
Tinting of plastic lenses	\$20	Included	
Scratch-resistant coating	\$25-\$40	Included	
Polycarbonate lenses <sup>5</sup>	\$60-\$75	\$0 or \$30	
Ultraviolet coating	\$25-\$30	\$12	
Standard anti-reflective (AR) coating	\$50-\$70	\$35	
Premium AR coating	\$65-\$90	\$48	
Ultra AR coating	\$100-\$125	\$60	
Standard progressive lenses	\$150-\$195	\$50	
Premium progressives	\$195-\$300	\$90	
Intermediate-vision lenses	\$150-\$175	\$30	
High-index lenses	\$90-\$150	\$55	
Polarized lenses	\$95-\$110	\$75	
Plastic photosensitive lenses	\$95-\$150	\$65	
<b>Scratch Protection Plan:</b> Single vision   Multifocal lenses		\$20   \$40	
<b>Contact Lens Benefit</b> (in lieu of eyeglasses):			
<b>Contact lenses:</b> Materials allowance		Up to \$130 plus a 15% discount <sup>3</sup> on any average	
Evaluation, fitting & follow-up care — standard and specialty lens types		15% discount <sup>3</sup>	
Collection Contact Lenses <sup>4</sup> (in lieu of allowance) — Materials			
Disposable		4 boxes/multipacks	
Planned Replacement		2 boxes/multipacks	
Evaluation, fitting & follow-up care		Included	
<b>Medically necessary contact lenses</b> (with prior approval) — Materials, evaluation, fitting & follow-up care		Included	
Out-of-Network Reimbursement Schedule — Up to:			
Eye examination: \$40	Single-vision lenses: \$40	Trifocal lenses: \$80	Elective contact lenses: \$105
Frame: \$50	Bifocal/progressive lenses: \$60	Lenticular lenses: \$100	Medically necessary contact lenses: \$225

1 Copayment applies to Collection Contact Lenses only.

2 Enhanced frame allowance is available at all Visionworks locations nationwide.

3 Discount not applicable at Walmart, Sam's Club or Costco.

4 Collection is available at most participating independent provider offices. Collection is subject to change. One-year eyeglass breakage warranty included.

5 Polycarbonate lenses are covered in full for dependent children, monocular patients and patients with prescriptions +/- 6.00 diopters or greater.

Not for distribution outside of Horizon BCBSNJ and group/broker/consultant relationship. Products and policies provided by Horizon Insurance Company and services provided by Horizon Blue Cross Blue Shield of New Jersey, each an independent licensee of the Blue Cross and Blue Shield Association. Communications are issued by Horizon Blue Cross Blue Shield of New Jersey in its capacity as administrator of programs and provider relations for all its companies. The Blue Cross® and Blue Shield® names and symbols are registered marks of the Blue Cross and Blue Shield Association. The Horizon® name and symbols are registered marks of Horizon Blue Cross Blue Shield of New Jersey.