

Dear Retiree:

Listed below are answers to some common questions that may arise regarding your Blue Cross Blue Shield of Michigan vision coverage. Please keep this information for future reference when using your vision coverage.

### **How often can I have an eye exam?**

Your contract allows **one** vision testing examination per member in any period of **24 consecutive months** by a Blue Cross Blue Shield of Michigan participating provider. Your co-payment is \$5.00.

### **How often can I get glasses and what is covered?**

Your contract allows **one** pair of eyeglasses in any period of **24 consecutive months** when prescribed by a physician, optometrist or optician. Your co-payment is \$7.50 for lenses and frames if you choose one of the BC/BS approved frames. Should you choose frames not approved by BC/BS they will pay approximately \$35 or the current rate towards the cost of frames.

### **Should I go to an Optometrist or an Ophthalmologist for my eye exam?**

You may go to an Optometrist or an Ophthalmologist as long as they are a Blue Cross Blue Shield of Michigan participating provider. If they do not participate BC/BS will pay approximately \$25 towards the exam. You will probably need to submit your bill with the enclosed form. Keep in mind that an **Ophthalmologist** is a medical doctor and **not all services performed will be covered** by your contract. These charges are your responsibility so it is recommended that you discuss these charges with your doctor before the services are rendered.

### **What happens if I see a non-participating provider?**

Blue Cross will usually pay about 75% of the **approved amount** for the vision testing examination, minus the \$5 co-payments. Payment for lenses & frames vary and should be discussed with your provider before services are rendered.

### **What happens if I get an eye exam and glasses out of Michigan?**

It is recommended that you see a Blue Cross Blue Shield participating provider in Michigan for the maximum benefit. If you receive services outside of Michigan, you will usually have to pay your bill first, then submit an itemized statement and vision claims form to the BC/BS vision claims center. In some instances more information is required such as a copy of your BC/BS card and a cover letter. Enclosed is a form and sample letter that may be used to submit your bills.

### **Does Medicare pay for eye exams and glasses?**

At this time Medicare does not pay for eye exams or eye glasses. Medicare will usually only pay for services related to medical conditions such as Cataracts, Glaucoma, etc.

In all cases it is best to discuss any charges with your provider before services are rendered. Enclosed is a form and sample letter that may be copied for future use.

The claim form, cover letter and your itemized receipts should be sent to:

Blue Cross Blue Shield Vision Claims  
Department B543  
600 Lafayette East  
Detroit, MI 48226

BC/BS Customer Service 1-800-245-8401

If you have any questions or concerns regarding your vision coverage you may contact the Oakland County Retirement Unit at (248) 858-7592.

Enclosures

Date: \_\_\_\_\_

BC/BS VISION CLAIMS  
DEPT. B543  
600 Lafayette East  
Detroit, MI 48226

Dear Sir or Madam:

Please review the enclosed information for payment under Oakland County vision coverage, Group #66636. I have included an itemized receipt, a copy of my BlueCross/BlueShield card and daytime telephone number where I may be reached for any questions regarding this matter.

Subscribers Name: \_\_\_\_\_

Subscribers Contract Number: \_\_\_\_\_

Daytime Telephone Number: \_\_\_\_\_ (including area code)

Patient's Name: \_\_\_\_\_

Patient's Birthdate: \_\_\_\_\_

Date of Service: \_\_\_\_\_

Thank you,