



**Blue Shield of California Life & Health
Insurance Company
Summary of Benefits**

**Bradshaw International, Inc.
Effective January 1, 2025**

Custom Vision Plus with Contacts 0/0/200/200

This Summary of Benefits shows the amount you will pay for Covered Services under this Blue Shield of California Life & Health Insurance Company (Blue Shield Life) Plan. It is only a summary and it is included as part of the Certificate of Insurance (COI).¹ Please read both documents carefully for details.

Provider Network:

This Plan uses a contracted network of vision care providers. Providers in this network are called Participating Providers. You pay less for Covered Services when you use a Participating Provider than when you use a Non-Participating Provider. You can find Participating Providers in this network at blueshieldca.com.

Benefit Frequency Limits

This Plan pays up to the Allowance and frequency limits as listed for Covered Services.

Comprehensive exam	One every 12 consecutive months
Eyeglass lenses and contact lenses	Once every 12 consecutive months
Eyeglass frame	One every 24 consecutive months
Low vision testing	One every 12 consecutive months

Waiting Period

A waiting period is the length of time you must be covered under the Plan before Blue Shield Life will pay for Covered Services.

Waiting period	No waiting period
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No Deductible

Under this Plan there is no dollar amount an Insured must pay before Blue Shield Life will pay for Covered Services.

No Lifetime Dollar Limit

Under this Plan there is no dollar limit on the total amount Blue Shield Life will pay for Covered Services in an Insured's lifetime.

Blue Shield of California Life & Health Insurance Company is an independent licensee of the Blue Shield Association

	When using a Participating Provider ³	When using a Non-Participating Provider ⁴
Eye examinations		
Comprehensive exam <i>One per Insured every 12 months.</i>		
Ophthalmologic visit	\$0	All charges above \$60
Optometric visit	\$0	All charges above \$50
Retinal Imaging <i>One per Insured every 12 months by a Participating Provider.</i>	\$39	Not covered
Standard contact lens fitting and evaluation <i>One per Insured every 12 months by a Participating Provider.</i>	\$0	Not covered
Eyewear/Materials		
Eyeglass frame <i>One per Insured every 24 months.</i>	All charges above \$200	All charges above \$40
Plano (non-prescription) sunglasses <i>One per Insured every 24 months instead of an eyeglass frame when prescribed by a Participating Provider or surgeon after vision correction surgery.</i>	All charges above \$200	Not covered
Eyeglass lenses and lens treatments <i>One pair of lenses per Insured every 12 months.</i>		
• Single vision	\$0	All charges above \$43
• Lined bifocal	\$0	All charges above \$60
• Lined trifocal	\$0	All charges above \$75
• Lenticular	\$0	All charges above \$200
• Polycarbonate lenses (for Dependent children only)	All charges above \$100	All charges above \$75
• Polycarbonate photochromic single vision lenses (for Dependent children only)	All charges above \$160	All charges above \$115
• Standard progressive lenses (no-line bifocals)	\$0	Not covered
• Premium progressive lenses (no-line bifocals)	All charges above \$140	All charges above \$100
• Anti-reflective lens coating	All charges above \$50	All charges above \$35
• Photochromic lenses	All charges above \$200	All charges above \$150

Benefits²

Your payment

	When using a Participating Provider ³	When using a Non-Participating Provider ⁴
Contact lenses <i>Elective or Non-Elective Contact Lenses are provided per Insured every 12 months. Benefits are provided in addition to eyeglass frames and lenses by a Participating Provider up to the Allowance. When using a Non-Participating Provider, the Allowance is provided instead of eyeglass frames and lenses.</i> <ul style="list-style-type: none"> Elective (cosmetic/convenience) All charges above \$200 Non-Elective (Medically Necessary) \$0 <i>Requires a report from the provider and prior authorization from the VPA.</i> <ul style="list-style-type: none"> Scleral and hybrid lenses All charges above \$350 <i>Requires a report from the provider and prior authorization from the VPA.</i>		All charges above \$200 All charges above \$250 All charges above \$350
Other services Low-vision testing and equipment <i>One per Insured every 12 months by a Participating Provider. Exam must be Medically Necessary.</i>	25% plus all charges above \$1,000	Not covered

Notes

1 Certificate of Insurance (COI):

The Certificate of Insurance (COI) describes the Benefits, limitations, and exclusions that apply to coverage under this Plan. Please review the COI for more details of coverage outlined in this Summary of Benefits. You can request a copy of the COI at any time.

Capitalized terms are defined in the COI. Refer to the COI for an explanation of the terms used in this Summary of Benefits.

2 Vision Care Services:

All vision Benefits are provided through Blue Shield Life's Vision Plan Administrator (VPA).

Contact lenses. The allowance for contact lenses may not be combined with the frame Allowance nor be used towards the fitting fees. If you receive Elective or Non-Elective Contact Lenses from a Non-Participating Provider, no Benefits will be available for eyeglass frames and lenses until you satisfy the Benefit frequency.

3 Using Participating Providers:

Participating Providers have a contract to provide vision care services to Insureds. When you receive Covered Services from a Participating Provider, you are responsible for:

- the Copayment, and
- any charges above the stated Allowance, which is the Benefit maximum.

When the Participating Provider uses wholesale pricing, the maximum frame Allowances are:

Notes

- wholesale Allowance: \$133.25.

Note: This pricing replaces the frame Allowance shown in the Summary of Benefits. If a more expensive frame is selected at a provider location that uses wholesale pricing, the Insured Person is responsible for the additional cost above the wholesale Allowance. Participating Providers using wholesale pricing are identified in the directory of Participating Providers at blueshieldca.com.

4 Using Non-Participating Providers:

Non-Participating Providers do not have a contract to provide vision care services to Insureds. When you receive Covered Services from a Non-Participating Provider, you are responsible for:

- any charges above the stated Allowance, which is the Benefit maximum.
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Plans may be modified to ensure compliance with State and Federal requirements.