

# UNDERSTANDING YOUR VISION EXAM BENEFIT

You and your dependents enrolled in a GuideStone® medical plan through Highmark Blue Cross Blue Shield® have a vision exam benefit. It is different from vision insurance. This flier will help you understand what is covered, what is not covered, the differences in vision services and how to find a network vision provider.

## WHAT IS COVERED UNDER YOUR VISION EXAM BENEFIT?

Your vision benefit covers one annual eye exam per covered family member. It's important to have an eye exam to determine if you need glasses or contacts or have eye conditions or diseases. Your eye exam may include:

- **EYE HEALTH EXAMINATION**  
Your doctor will evaluate your vision and check for eye diseases through specialized diagnostic equipment and lights.
- **DILATION**  
Your doctor may use drops to enlarge your pupils. Through dilation, your doctor will be able to examine the inside of your eyes with lights and instruments.
- **REFRACTION**  
If you need corrective lenses, your doctor will conduct a refraction assessment using a computerized refractor to estimate your prescription. While flipping between lenses, your doctor will often ask, "Which is better: one or two? Three or four? This or that?"

## YOUR ANNUAL EYE EXAM IS AN IN-NETWORK BENEFIT.

If you use an in-network provider (see "How can I find a covered vision provider?" on the next page), you will be charged a primary care office visit co-pay. If you receive care from an out-of-network provider or are on a Health Saver medical plan, you will be required to pay your deductible first and then your co-insurance percentage.



## FIVE TIPS FOR HEALTHY EYES



Eat a well-balanced diet for nutrients (omega-3, vitamins C and E) and to maintain a healthy weight.



Wear sunglasses to protect against harmful UV rays.



Use safety glasses or a mask when working on house projects or playing sports.



Avoid strain by taking a break from your TV or computer screen.



Visit your eye doctor for your annual eye exam.



## WHAT IS NOT COVERED UNDER YOUR VISION EXAM BENEFIT?

Your vision benefit does not include coverage for glasses or contact lenses unless you've had a cataract extraction. Your vision benefit does not cover eye surgery (radial keratotomy or laser) to correct nearsightedness, farsightedness or astigmatism. Retinal telescreening by digital imaging is not covered as part of a routine, comprehensive exam but could be covered for patients with diabetes.

## HOW CAN I FIND A COVERED VISION PROVIDER?

Visit [GuideStoneHealth.org](https://www.guidestonehealth.org) and search for an ophthalmologist through the "Care Finder" tool.

After you select "Care Finder", the search tool will appear. Select "Provider by Specialty". Enter your zip code. Then, under "Select a Specialty", select "Ophthalmology".

Home My Plan My Health

OVERVIEW CARE FINDER BENEFITS DOCUMENTS CLAIMS AUTHORIZATIONS

Care Finder

Care Finder can help you factor quality and cost into your healthcare decisions. Get started by entering your ZIP code to search for a provider, facility or procedure.

Please note that provider information is updated often as new data becomes available. To avoid unnecessary out-of-pocket costs, always confirm with a provider that they are in your network before scheduling a visit or service. If you need assistance finding a provider or facility, or confirming network status, please contact your Care Coordinators.

Not finding a provider by name or specialty? Search your healthcare plan's network.

\*Near: \*Select a Specialty

Provider by Specialty Zip Ophthalmology SEARCH

If you have a general question about your GuideStone medical plan, please see your employer's authorized benefits representative.

If you would like more information about your vision benefit, please call MyQHealth at 1-855-497-1230 to speak to a designated care coordinator.

## ADDITIONAL DISCOUNTS

Through Highmark Blue Cross Blue Shield, you have access to Blue365® member discounts. You can save money on vision services, hearing aids, fitness centers and other wellness products. Visit [Blue365Deals.com](https://www.blue365deals.com) to browse all of the health and wellness deals exclusive to Blue Cross Blue Shield members.

If you or your dependents are enrolled in a GuideStone dental plan, you have access to the Cigna Healthy Rewards® program. You can access discounts on contact lenses, glasses and frames. Log into [my.Cigna.com](https://my.cigna.com), select "Discount Programs - Healthy Rewards" under "Review My Coverage", and then select "Vision, Hearing & Dental Care".

**Note:** The vision benefit is not available for Value Health 5000, Secure Health™ Plans or Kentucky Baptist Convention's Health Choice 3000K.



**1-844-INS-GUIDE**  
(1-844-467-4843) to learn more.



Visit [GuideStoneHealth.org](https://www.guidestonehealth.org)  
to find a provider near you.