

## GUIDESTONE® HEALTH PLAN

# UNDERSTANDING YOUR VISION EXAM BENEFIT

You and your dependents enrolled in a GuideStone® health plan through Highmark® Blue Cross Blue Shield (BCBS®) have a vision exam benefit. It is different from vision insurance. This flyer will help you understand what is covered, what is not covered, the differences in vision services, and how to find an in-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 using specialized diagnostic equipment and lights.
- **DILATION**  
Your doctor may use eye 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 use a computerized refractor to estimate your prescription. While flipping between lenses, he or she 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, 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 health plan, you will be required to pay your deductible first and then your co-insurance percentage.



## FIVE TIPS FOR HEALTHY EYES



Visit your eye doctor for your annual eye exam.



Wear sunglasses to protect against harmful UV rays.



Use safety glasses or other protective gear when working on house projects or playing sports.



Avoid eye strain by taking regular breaks from screens.



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

## 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 members with diabetes.

## HOW CAN I FIND A COVERED VISION PROVIDER?

Visit [MyHighmark.com](https://www.MyHighmark.com) and install the My Highmark App or call **1-866-472-0924**

## ADDITIONAL DISCOUNTS

Through Highmark BCBS, 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 health and wellness deals exclusive to BCBS 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 in to [my.Cigna.com](https://www.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 Plans or Secure Health™ Plans.



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



Visit [MyHighmark.com](https://www.MyHighmark.com)  
to find a provider near you.