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# **Limited Access Areas**

# Blue Cross Blue Shield FEP Vision Section 3 How You Obtain Care

#### **Limited Access Areas**

If you live in an area that does not have adequate access to a BCBS FEP Vision network provider and you receive covered services from an out-of-network provider, we will pay up to 100% of our Plan Allowance listed below. You are responsible for any difference between the amount billed and our payment. To determine if you are in a limited access area call us at 1-888-550-BLUE (2583) or TTY: 1-800-523-2847.

Members who reside in areas not meeting access standards\* can visit an out-of-network provider, pay billed charges and then be reimbursed based on the Plan Allowance.

#### \*NOTE: Access Standards

Urban and suburban zip codes: at least 90% of FEDVIP eligibles in a network access area (zip code plus 15 driving-miles) must have access to a vision care preferred provider. Rural zip codes: at least 80% of FEDVIP eligibles in a network access area (zip code plus 35 driving-miles) must have access to a vision care preferred provider.

**Plan Allowance:** The maximum benefit payment for services provided in areas not meeting the access standards are shown in the chart below. You are responsible for charges billed over the amounts shown.

#### **Services/Material: Vision Care Exam**

High Option We Pay: Up to \$50 Standard Option We Pay: Up to \$50

#### Services/Material: Single Vision Lenses

High Option We Pay: Up to \$72 Standard Option We Pay: Up to \$72

#### Services/Material: Bifocal Lenses

High Option We Pay: Up to \$109 Standard Option We Pay: Up to \$109

#### Services/Material: Trifocal Lenses

High Option We Pay: Up to \$136

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Standard Option We Pay: Up to \$136

# Services/Material: Lenticular Lenses

High Option We Pay: Up to \$136 Standard Option We Pay: Up to \$136

#### **Services/Material: Contact Lenses**

High Option We Pay: Up to \$150 Standard Option We Pay: Up to \$140

### **Services/Material: Medically Necessary Contact Lenses**

High Option We Pay: Up to \$600 Standard Option We Pay: Up to \$600

## **Services/Material: Frames**

High Option We Pay: Up to \$200 Standard Option We Pay: Up to \$140