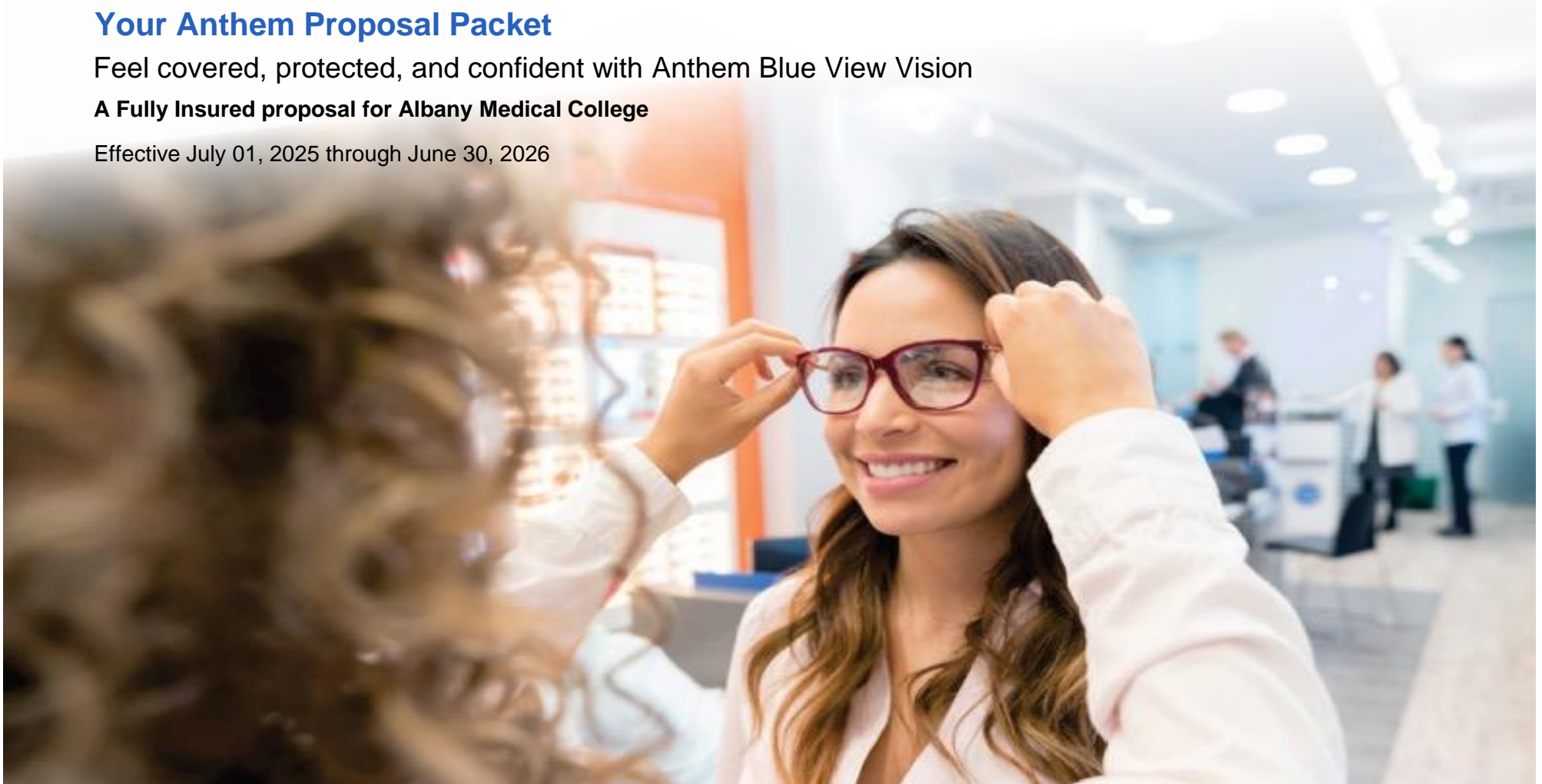


Your Anthem Proposal Packet

Feel covered, protected, and confident with Anthem Blue View Vision

A Fully Insured proposal for Albany Medical College

Effective July 01, 2025 through June 30, 2026



Anthem 

Created on:

January 27, 2025

Thank you for partnering with Anthem

Regular eye care is not only important for good eye health, but routine eye exams can also detect early warning signs of serious health problems when they're easier to treat. With Anthem Blue View Vision, you can offer students vision coverage based on their budget and needs, so they can take care of their eyes and protect their overall health — which is vital for the well-being and productivity of your workforce.

Access, options, and savings: Discover the benefits

Anthem Blue View Vision creates a simplified, personalized experience for your students by combining the capabilities of a traditional vision carrier with best-in-class network access, discounts, and services — all powered by our unique digital platform and artificial intelligence.

With Anthem Blue View Vision, your students can enjoy:



Access

Our network includes over 40,000 eye doctors and other eye care providers at more than 30,000 locations nationwide, making our network one of the largest in the country.¹ With so many choices, members can find an eye care professional close to home or work.



Options

Members can buy eyewear from their network eye doctor or from a variety of popular regional and national stores, such as LensCrafters®, Pearle Vision®, and Target Optical®. Plus, members have access to online providers including Glasses.com, ContactsDirect, 1-800 CONTACTS, and Ray-Ban.com.



Extra benefits for kids

Plans that cover eyewear include coverage for UV-blocking Transitions® lenses and impact-resistant polycarbonate lenses for kids under age 19 at no additional cost.



Real savings

Members save an average of 75% off retail costs when visiting a network provider,² 40% off extra pairs of glasses,³ and 20% off accessories and lens upgrades.³



Excellent service

Award-winning customer service with live representatives is available seven days a week, with extended evening hours. Online self-service tools like the SydneySM Health app help members look up coverage and claims information, as well as find care — all while delivering, personal engagement.

Sydney Health is offered through an arrangement with Caredon Digital Platforms, a separate company offering mobile application services on behalf of your health plan. ©2023





Whole-health focus: Connected vision and medical coverage that goes above and beyond

When you buy an Anthem vision and medical plan together, you receive Anthem Whole Health Connection® at no additional cost. Anthem Whole Health Connection syncs with your Anthem plans for earlier identification and better management of health conditions, including interventions to help prevent diseases before they develop.

Anthem Whole Health Connection paves the way for communication among eye doctors and primary care doctors, providing:



One dedicated account team to simplify administration, from enrollment through claims processing.



Connected vision and medical clinical programs. We offer two-way sharing of patients' health information among eye doctors and other network providers on the patients' care team, including primary care doctors and care managers. For example, if an eye exam detects a medical condition like diabetes, the information is quickly communicated to the patient's care team.



Health reminders, also called care alerts, to help students manage ongoing health problems like diabetes and heart disease.



We're here for all your healthcare needs

Your health — and the health of your students — is our top priority. With coverage options including dental, vision, life, disability, and supplemental health (accident, specified disease, hospital indemnity), our ancillary insurance plans offer significant value, helping you cover all your benefit needs, such as network access and discounts, service, and pricing options to fit every need and budget. Our empathetic solutions and proactive support connect individuals to care in simpler, more effective, and more cost-effective ways — focusing on whole-person care.

We understand the importance of connected care and use better data and more data collection to get there. Our information includes an Analytics and Care Insights platform that can generate thousands of care insights from member data points. The Anthem Whole Health Connection program helps address and manage high-cost drivers for better outcomes and better healthcare experiences at no added cost.

With Anthem Blue View Vision, we're transforming care to increase value, reduce costs, and improve outcomes. Talk to your producer or Anthem representative, or visit us at www.anthembluecross.com, to learn more.

¹ NetMinder data, May 2020.

² 2019 average in-network savings for Blue View Vision members across all benefit designs.

³ Discounts do not apply to frames for which a manufacturer has imposed a no-discount policy. Laws in some states may prohibit network providers from discounting products and services that are not covered benefits under the plan.

Featured plans and rates

Albany Medical College

Effective July 01, 2025 through June 30, 2026 (Rates are guaranteed for 12 months)

Total Eligible Students: 308

Select Plan Here	Select SOLD PLAN	FS.A.20.20.130.130		
		B9E4		
In-network benefit category		Standard INN		
	Plan Type	Full Service		
	Participation Type	Medical Lock		
	Exam Copay and Frequency	\$20 Once Every Benefit Period		
	Prescription Lens Copay and Frequency	\$20 Once Every Benefit Period		
	Frame Benefit and Frequency	\$130 Once Every Benefit Period		
	Elective Contact Lens Benefit and Frequency	\$130 Once Every Benefit Period		
	Non Elective Contact Lens Benefit and Frequency	Covered in Full Once Every Benefit Period		
Out-of-network benefit category		Standard OON		
	Plan Type	Full Service		
	Participation Type	Medical Lock		
	Exam Reimbursement	Up to \$42		
	Eyeglass Lens Single Reimbursement	Up to \$40		
	Eyeglass Lens Bifocal Reimbursement	Up to \$60		
	Eyeglass Lens Trifocal Reimbursement	Up to \$80		
	Frame Reimbursement	Up to \$45		
	Elective Contact Lens Reimbursement	Up to \$95		
	Non Elective Contact Lens Reimbursement	Up to \$210		
	Commission (Percent)	4.00%		
	Funding	Fully Insured		
Total		Students	Monthly Rates	Annual Rates
	Student		\$3.90	\$46.80
	Student+Spouse		\$7.80	\$93.60
	Student+Child(ren)		\$11.70	\$140.40
	Student+Family		\$11.70	\$140.40
	Total Students			

Authorized Signature: _____

By typing my name I intend for it to serve as my signature, and that I am authorized to sign on behalf of this group.

Title: _____

Date: _____

Standard Discounts for Full Service

Additional savings available from In-Network Providers

When obtaining covered eyewear from a Blue View Vision provider, members may choose to upgrade their new eyeglass lenses at a discounted cost. Costs shown are after any applicable eyeglass lens copayments.

Description	Member cost	Description	Member cost
Progressive Lenses		Elective Contact Lenses (Non-Disposable)	
Standard	\$55	Contact lens allowance will only be applied toward the first purchase of contacts made during a benefit period. Any unused amount remaining cannot be used for subsequent purchases in the same benefit period, nor can any unused amount be carried over to the following benefit period.	15% off remaining balance
Premium Tier 1	\$85		
Premium Tier 2	\$95		
Premium Tier 3	\$110		
Premium Tier 4	\$175		
Anti-Reflective Coating		Standard Contact Lens Fit and Follow-Up (after comprehensive eye exam)	Up to \$55
Standard	\$45	Premium Contact Lens Fit and Follow-Up (after comprehensive eye exam)	10% off retail price
Premium Tier 1	\$57		
Premium Tier 2	\$68		
Premium Tier 3	\$85		
Transitions Lenses (Adults)	\$75	Additional Supplies of Conventional Contact Lenses (after benefits have been used)	15% off retail price
Transitions Lenses (Pediatric)	\$0		
Standard Polycarbonate (Adult)	\$40	Retinal Imaging (must be obtained at same time as covered eye exam)	Up to \$39
Standard Polycarbonate (Pediatric)	\$0		
Standard Scratch Coating	\$0	Additional Complete Pairs of Eyeglasses (frames and lenses)	40% off retail price
UV Coating	\$15	Eyeglass Frames and Lenses Purchased Separately	20% off retail price
Tint (Solid and Gradient)	\$15	Other Items Other items including most non-prescription sunglasses and other eyewear accessories such as lens cleaning supplies, contact lens solutions, eyeglass cases, etc.	20% off retail price
Other lens upgrades and add-ons	20% off retail price		
Frame	20% off remaining balance		

Other discounts offers on LASIK surgery and much more are available through our SpecialOffers program

- This information is intended to be a brief outline of plan benefits. The most detailed description of benefits, exclusions, and restrictions can be found in the Certificate of Coverage. Discounts are subject to change without notice. Laws in some states may prohibit network providers from discounting products and services that are not covered benefits under the plan. Discounts will not apply when a manufacturer has imposed a no discount policy on the item.

- Transitions and the swirl are registered trademarks of Transitions Optical, Inc

- Eyeglass Lenses are in Lieu of Contact Lenses. If you receive elective or non-elective contact lenses then no benefits will be available for eyeglass lenses until you satisfy the benefit frequency listed in this Schedule of Benefits.

Assumptions and Conditions

Albany Medical College

Effective July 01, 2025 through June 30, 2026



Quote highlights

Funding type: Fully Insured

The quoted rates are based on information received by Anthem. If at the time of enrollment there is a significant change in any of the information, Anthem reserves the right to withdraw or modify the quoted rates.

This Anthem plan assumes no underlying funding of any type including, but not limited to, copays, deductibles and other cost-shares.

This proposal is not valid as part of a dual option offering.

Medical Lock (Packaged Enrollment): To apply the Packaged Enrollment discount, all members enrolled in any medical plan must enroll in Anthem vision. The medical plan billing for all medical carriers must be included with new group submission materials. Vision tiering must be identical on the medical and vision plans regardless of medical carrier. Example: enrollees with Single medical coverage must also have Single vision coverage; enrollees with Family medical coverage must also have Family vision coverage.

Voluntary plans include the following stipulations:

- a. Only offered as Annual policies (no term/semester splits)
- b. Only one annual OE, which will coincide with the Fall semester (Students enrolling in the Spring are not eligible until the following Fall semester)

Anthem Blue Cross is the trade name of Anthem HealthChoice HMO, Inc. and Anthem HealthChoice Assurance, Inc. Anthem Blue Cross HP is the trade name of Anthem HP, LLC. Independent licensees of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.

Vision Proposal ID: Albany_Medical_College_070125_012725100403_SHP_VISION