

Vision Certificate of Coverage

(herein called the "Certificate")

**Commonwealth of Kentucky
Blue View Vision**

Insight Network

Bronze Plan

Anthem Health Plans of Kentucky, Inc.
13550 Triton Park Boulevard
Louisville, KY 40223

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Welcome!

Thank you for choosing Anthem Blue Cross and Blue Shield (Anthem) for your vision care coverage. The following materials make up your certificate:

- this booklet (your *certificate*);
- your application, if any; and
- any endorsements or riders.

Your employer (also referred to as your *group*) has the following documents which are part of the terms of your *plan*:

- the *group contract*, and
- the group master application.

This certificate contains important information such as what vision care services are covered and how they will be covered. It replaces any older certificates issued to you for this vision plan.

Within the certificate *members* are referred to as “you” or “your”. Anthem is referred to as “we,” “us” or “our.” All italicized words have special meanings that are defined in the Definitions section of this certificate.

Please review this certificate so you know where to find the information that you may need. Store it in a convenient place and refer to it whenever you have questions about your vision care coverage.

Contact Us

If you have questions about your coverage or need assistance finding a Blue View Vision *network provider*, please contact us.

For Customer Service

Anthem Blue Cross and Blue Shield
KEHP Service Team
P.O. Box 8504
Mason, OH 45040-7111
(844) 402-5347

Visit us on-line

www.anthem.com/KEHP

Hours of Operation

Monday – Saturday:

8:30 a.m. to 11:00 p.m. Eastern Time

Sunday:

11:00 a.m. to 8:00 p.m. Eastern Time

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Schedule of Benefits

This schedule is an outline of your benefits. Please refer to the Covered Services section of this *certificate* for a more complete explanation of the specific vision services covered by the *plan*. All *covered services* are subject to the conditions, exclusions, limitations, terms and provisions of the *plan*.

CHOICE OF VISION CARE PROVIDER: Nothing contained in this *certificate* restricts or interferes with your right to select the vision care provider of your choice, but your benefits are reduced when you use a *non-network provider*.

COVERED SERVICES	COPAYMENTS/MAXIMUMS	
	Network Providers	Non-Network Providers
Eye Exam Limited to one exam per member every calendar year.	\$10 copayment	Reimbursed up to \$50
Prescription Lenses (includes factory scratch coating, polycarbonate lenses for children under 19 years old and photochromic lenses for children under 19 years old when received from network providers) Limited to one set of lenses every calendar year.		
Basic Lenses (Pair)		
<ul style="list-style-type: none"> • Single Vision lenses • Bifocal lenses • Trifocal lenses • Lenticular • Standard Scratch Coating 	\$25 copayment \$25 copayment \$25 copayment \$25 copayment \$0 copayment	Reimbursed up to \$50 Reimbursed up to \$50 Reimbursed up to \$50 Reimbursed up to \$50 Not covered
Additional Savings from Network Providers		
<ul style="list-style-type: none"> • Standard Progressive • Premium Progressive Tier 1 • Premium Progressive Tier 2 • Premium Progressive Tier 3 • Standard Anti-reflective • Premium Anti-reflective Tier 1 • Premium Anti-reflective Tier 2 • UV Coating • Tints (solid and gradient) • Photochromic – adult 	\$65 member cost \$85 member cost \$95 member cost \$110 member cost \$45 member cost \$57 member cost \$68 member cost \$15 member cost \$15 member cost \$75 member cost	Not covered Not covered Not covered Not covered Not covered Not covered Not covered Not covered Not covered Not covered
Frame Limited to one frame every other calendar year	\$125 allowance	Reimbursed up to \$65
Prescription Contact Lenses (traditional or disposable) Availability once every calendar year.		
Note: Contact lenses are in lieu of eyeglass 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.		
<ul style="list-style-type: none"> • Non-Elective Contact Lenses, or 	Covered in Full	Reimbursed up to \$65
<ul style="list-style-type: none"> • Elective Conventional (non-disposable) Contact Lenses, or • Elective Disposable Contact Lenses 	\$150 allowance \$150 allowance	Reimbursed up to \$65

Laser Vision Correction Service. Participating LASIK/ photorefractive keratectomy (PRK) surgical centers offer a discounted rate. For *members* enrolled under this *plan*, you are responsible for any remaining charges.

Eligibility and Enrollment

Who is Eligible

Subscriber. You are eligible to be a subscriber and have coverage under this plan if you are an employee of the group and meet the group's eligibility criteria

Dependents. You may enroll your eligible *dependents* for coverage under this *plan*. Your *dependents* are only eligible for coverage if they are one of the following:

- Spouse: Your spouse under a legally valid marriage.
- Children: Your or your spouse's child by blood or by law up to age 26. This includes your natural children, stepchildren, grandchildren legally adopted children, children placed for adoption, foster children or children for whom you are the legal guardian or have been court-ordered to provide coverage.

Your children may continue coverage beyond the above stated age limit if:

- they are unmarried and incapable of self-support due to an intellectual disability or physical handicap;
- are financially dependent on you or your spouse for support and maintenance; and
- were enrolled and disabled prior to reaching the limiting age of this *plan*.

You and the child's physician must fill out a disabled dependent form and provide it to us. Contact us to obtain the form. After two years from when you initially provided proof, we may ask for continued proof of the child's disability, but no more than once a year.

Newborn and Adopted Child Coverage. You or your spouse's newborn or adopted children will be covered for an initial period of 31 days from the date of birth, placement for adoption, or adoption. For an adopted child, the date of adoption is the date you assume or retain a legal obligation to support the child. If you want your newborn or adopted child to continue coverage beyond this time, you must contact your *group* within 31 days of the date of birth, placement for adoption, or adoption to add them to this plan.

Enrollment

Initial Enrollment. You must meet a waiting period established by the *group* before you can enroll for coverage. As a newly hired employee, you become eligible the first day of the second month after your date of hire.

If you or your *dependents* do not enroll during the initial enrollment period you will only be able to enroll during open enrollment or a special enrollment period. Keep reading for more information on open and special enrollment periods.

Open Enrollment. At least once a year your employer will hold an open enrollment period. During the open enrollment period you and your *dependents* can enroll for coverage. If you do not enroll during the open enrollment period, you may have to wait until the next open enrollment period, unless you qualify for a special enrollment period. See below for more information on special enrollment.

Special Enrollment. Your plan elections chosen during initial or open enrollment are intended to remain the same until the next open enrollment period. However, there may be times when you or your *dependents* can enroll for coverage outside of the open enrollment period. This is allowed if you have certain qualifying events that happen. A list of qualifying events can be found under the Termination and Continuation section of this *certificate*.

Gap in Coverage. If your coverage terminates and you become eligible for coverage again and reenroll within 13 weeks of losing coverage, all benefit maximums and frequencies will continue to apply during the current benefit period.

Notice of Changes in Eligibility. You must tell your employer's human resources or benefits department if there are any changes that will affect your or your *dependent's* eligibility. This includes a change in address or a change in the number of your *dependents*. The *group* is then responsible to notify us of any changes, as determined by the *group*. If your *group* fails to notify us of your changes in eligibility, it does not obligate us to pay for your vision care.

Your Effective Date. Your coverage begins at 12:01 a.m. Eastern Time on the *effective date*. You must complete any waiting period established by your employer and be actively at work on your Effective Date for your coverage to begin. Your *effective date* and enrollment requirements are determined by the group. See your employer's human resources or benefits department for more information on your specific *effective date* under this *plan*.

Statements and Forms. *Subscribers* or applicants for membership shall complete and submit applications, questionnaires or other forms or statements the *plan* may reasonably request.

Applicants for membership understand that all rights to benefits under this *certificate* are subject to the condition that all such information is true, correct and complete. Any material misrepresentation by a *member* may result in termination of coverage as provided in the Termination and Continuation section. We will not use a statement made by a *member* to void the *member's* contract after coverage has been in effect for two years. We will not terminate this *certificate* on the basis of application misstatements after two years have passed since the enrollment date.

Delivery of Documents. We will provide an identification card and a *certificate* for each *subscriber*.

Termination And Continuation Of Coverage

Except as otherwise provided, your coverage may terminate in the following situations. The information provided below is general and the actual effective date of termination may vary based on your *group's* agreement with us and your specific circumstances, such as whether premium has been paid in full.

Termination of Coverage

Your coverage and that of your eligible Dependents ceases on the earliest of the following dates:

- a) On the date determined by your employer in which (1) you cease to be eligible; (2) your *dependent* is no longer eligible as a *dependent* under the *certificate*.
- b) On the date the *certificate* is terminated.
- c) On the date the *group* terminates the *certificate* by failure to pay the premiums, except as a result of inadvertent error.
- d) The date contribution for coverage under the *certificate* is not made when due. For extended eligibility, see Continuation of Coverage (COBRA).

The following describes additional situations where your coverage may be terminated. See your employer's human resources or benefits department if you have additional questions on termination of coverage.

If Your Employer Cancels Coverage. Your coverage will end if your employer cancels coverage or on the date the *group contract* between us and your employer ends.

If You Cancel Your Coverage. If you want to cancel your or your *dependent's* coverage you need to notify your *group*. See your *group's* human resources or benefits department for more information on how to cancel your coverage. If you cancel, your *group* will be responsible to notify us in writing of the cancellation.

If You or Your Dependents Are No Longer Eligible. Coverage will end when you and/or your *dependents* no longer meet the eligibility requirements as outlined under the section Eligibility and Enrollment. When you or your *dependents* are no longer eligible, the date coverage ends is determined by the *group* in accordance with its eligibility requirements.

Fraud, Intentional Misrepresentation, Misuse of an ID Card. We will cancel this coverage if you or the *group* participates in any kind of intentional misrepresentation of material fact (knowingly provide false information) or fraud during the application and/or enrollment process. We may also cancel your coverage for other types of fraud, such as if you allow any other person to use your ID card to obtain benefits, or if you use another *member's* ID card (including one of your *dependent's* ID card) to obtain benefits. You will be held liable for any payments we make as a result of fraud. For any fraud or intentional misrepresentation, coverage will end on the date we send the written notice of cancellation.

If Your Employer Does Not Pay the Premium. We must receive the premium no later than the end of the grace period for your coverage to remain in force. If your employer does not pay your premium by the end of the grace period as stated in the *group contract*, we may cancel this coverage.

If You Fail to Pay the Premium. If you fail to pay or fail to make satisfactory arrangements with the *group* to pay your portion of the Premium, coverage will end as of the last date for which premium was paid.

We Cease to Offer This Coverage. If we cease to offer coverage in the group employer market, we will cancel your coverage in accordance with the terms and conditions of state laws.

Continuation of Coverage (COBRA)

Dental benefits may be continued should any of the following events occur, provided that at the time of occurrence this *certificate* remains in effect and you or your spouse or your *dependent* child is a *member* under this *certificate*:

QUALIFYING EVENT	WHO MAY CONTINUE	MAXIMUM CONTINUATION PERIOD
Employment ends, retirement, leave of absence, lay-off, or employee becomes ineligible (except gross misconduct dismissal)	Subscriber and dependents	Earliest of: <ul style="list-style-type: none"> • 18 months, or • Enrollment in other group coverage or Medicare, or • Date coverage would otherwise end.

QUALIFYING EVENT	WHO MAY CONTINUE	MAXIMUM CONTINUATION PERIOD
Divorce, marriage dissolution, or legal separation	Former spouse and any dependent children who lose coverage	Earliest of: <ul style="list-style-type: none"> • 36 months, or • Enrollment date in other group coverage or Medicare, or • Date coverage would otherwise end.
Death of subscriber	Surviving spouse and dependent children	Earliest of: <ul style="list-style-type: none"> • 36 months, or • Enrollment date in other group coverage or Medicare, or • Date coverage would otherwise end.
Dependent child loses eligibility	Dependent child	Earliest of: <ul style="list-style-type: none"> • 36 months, or • Enrollment date in other group coverage or Medicare, or • Date coverage would otherwise end.
Dependents lose eligibility due to subscriber's entitlement to Medicare	Spouse and dependents	Earliest of: <ul style="list-style-type: none"> • 36 months, or • Enrollment date in other group coverage or Medicare, or • Date coverage would otherwise end.
Subscriber's total disability	Subscriber and dependents	Earliest of: <ul style="list-style-type: none"> • 29 months, or • Date total disability ends, or • Enrollment date in other group coverage or Medicare.
Retirees of employer filing Chapter 11 bankruptcy (includes substantial reduction in coverage within 1 year of filing)	Retiree and dependents	Earliest of: <ul style="list-style-type: none"> • Enrollment date in other group coverage, or • Death of retiree or Dependent electing COBRA.
Surviving dependents of retiree on lifetime continuation due to the bankruptcy of the employer	Surviving spouse and dependents	Earliest of: <ul style="list-style-type: none"> • 36 months following retiree's death, or • Enrollment date in other group coverage.

You or your eligible *dependents* have 60 days from the date you lose coverage, due to one of the events described above, to inform the *group* that you wish to continue coverage.

Choosing Continuation

If you lose coverage, your employer must notify you of the option to continue coverage within 14 days after employment ends. If coverage for your *dependent* ends because of divorce, legal separation, or any other change in *dependent* status, you or your covered *dependents* must notify your employer within 60 days.

You or your covered *dependents* must choose to continue coverage by notifying the employer in writing. You or your covered *dependents* have 60 days to choose to continue, starting with the date of the notice of continuation or the date coverage ended, whichever is later. Failure to choose continuation within the required time period will make you or your covered *dependents* ineligible to choose continuation at a later date. You or your covered *dependents* have 45 days from the date of choosing continuation to pay the first continuation charges. After this initial grace period, you or your covered *dependents* must pay charges monthly in advance to the employer to maintain coverage in force.

Charges for continuation are the group rate plus a two percent administration fee. All charges are paid directly to your employer. If you or your covered *dependents* are totally disabled, charges for continuation are the group rate plus a two percent administration fee for the first 18 months. For months 19 through 29, the employer may charge the group rate plus

a 50 percent administration fee.

Second Qualifying Event

If a second qualifying event occurs during continuation, a *dependent* qualified beneficiary may be entitled to election rights of their own and an extended continuation period. This rule only applies when the initial qualifying event for continuation is the employee's termination of employment, retirement, leave of absence, layoff, or reduction of hours.

When a second qualifying event occurs such as the death of the former covered employee, the *dependent* must notify the employer of the second event within 60 days after it occurs in order to continue coverage. In no event will the first and second period of continuation extend beyond the earlier of the date coverage would otherwise terminate or 36 months.

A qualified beneficiary is any individual covered under the health plan the day before the qualified event as well as a child who is born or placed for adoption with the covered employee during the period of continuation coverage.

Terminating Continuation of Coverage - COBRA

Continuation of coverage you and your eligible *dependents*, if selected, shall terminate on the last day of the month in which any of the following events first occur:

- The expiration of the specified period of time for which continuation of coverage can be maintained; as mandated by applicable State or Federal law;
- This *certificate* is terminated by the *group*;
- The *group* or *member's* failure to make the payment for the *member's* continuation of coverage.

Questions regarding continuation of coverage should be directed to your employer. Your employer will explain the regulations, qualifications and procedures required when you continue coverage.

How Your Benefits Work

This section tells you how we set the payment amount for *covered services*. It will also tell you more about what you pay out-of-pocket for *covered services*, as well as how your choice of *provider* may affect your out-of-pocket costs. The portion you must pay for *covered services* is stated in the Schedule of Benefits at the beginning of this *certificate*.

Choosing a Provider

Please read the following information so you will know from whom or what group of providers vision care may be obtained.

Important Note: We do not restrict or interfere with your right to select the *provider* of your choice, but your benefits are reduced when you use a *provider* who is not a *network provider*.

Network Providers. We have a network of vision care providers for you to use. We call them network providers, because they have agreed to take part in our Blue View Vision network. They have agreed to provide *covered services* to you for a negotiated rate. *Covered services* you receive from a network provider are considered In-Network care.

IMPORTANT: If you opt to receive optometric services or procedures that are NOT covered services under this plan, a network provider may charge you his or her usual and customary rate for such services or procedures. Prior to providing you with optometric services or procedures that are not covered services, the provider should provide you with a treatment plan that includes each anticipated service or procedure to be given and the estimated cost of each service or procedure. To fully understand your coverage, you may wish to review your *certificate*.

Non-Network Providers. Non-network providers are vision care providers that did not agree to participate in our Blue View Vision Insight network. They have not agreed to a negotiated rate and do not have a provider contract with us. Using a non-network provider will typically increase your out of pocket costs. *Covered services* you receive from non-network providers are considered Out-of-Network care.

Please call us or visit our website listed in the Contact Us section for help in finding a *network provider*.

Benefit Maximums, Allowances and Frequency Limits

The amount we pay for your benefits is subject to your benefit maximums, allowances and frequency limits. We will not pay for vision care services that go over your benefit maximums or allowances, or for services that are received more than the allowed frequency limits. Benefit maximums, allowances, and frequency limits are stated in the Schedule of Benefits at the beginning of this *certificate*.

Your Cost Share Requirements

We will pay up to the *maximum allowable amount* for *covered services*. You may be required to pay a part of the *maximum allowable amount*. This is called your cost share amount. *Copayments* are an example of a cost share amount. See the Schedule of Benefits for your cost share amount for *covered services*.

Your cost share amount may vary depending on whether you receive vision care from a *network* or *non-network provider*. You may be required to pay higher cost sharing amounts when using *non-network providers*.

We will not pay for vision care that is not covered under this plan. You are required to pay all charges for vision care that is not covered. Vision care received after you have met any benefit maximums or benefit frequency limits are also not covered.

Covered Services

This section describes the *covered services* available under your vision care benefits. All *covered services* are subject to the exclusions listed in the Exclusions section and all other conditions and limitations of the *certificate*. The amount payable for *covered services* varies depending on whether you receive your care from a *network provider* or a *non-network provider* and the type of services and whether or not you choose optional services and/or custom materials rather than standard services and supplies. Payment amounts are specified in the Schedule of Benefits.

Routine Eye Exam. Your *plan* covers a complete eye exam with dilation as needed. The exam is used to check all aspects of your vision. An eye exam does not include a contact lens fitting fee.

Eyeglass Lenses. You have a choice in your eyeglass lenses. Eyeglass lenses include factory scratch coating at no additional cost. Your dependent children under 19 may also receive polycarbonate and photochromic eyeglass lenses at no additional cost when received from a network provider.

Covered eyeglass lenses include plastic (CR39) lenses up to 55 mm in:

- single vision
- bifocal
- trifocal (FT 25-28)
- lenticular

Frames. You have a benefit allowance towards your choice of frames. You may apply the allowance toward the purchase of any frame. If your frame choice is more than your allowance, then you are responsible for the balance.

Contact Lenses. This plan covers elective or non-elective contact lenses. You may receive a benefit for elective contact lenses or non-elective contact lenses, but not both.

Note: Contact lenses are in lieu of eyeglass 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 the Schedule of Benefits.

Elective Contact Lenses. Elective contact lenses are contacts that you choose for appearance or comfort.

The contact lens allowance must be completely used at the time of initial service. No amount of the allowance may be carried forward to use during another service date.

Non-Elective Contact Lenses. Non-elective contact lenses are prescribed by your provider for diagnoses listed below:

- Extreme visual acuity or other functional problems that cannot be corrected by spectacle lenses; or
- Keratoconus-unusual cone-shaped thinning of the cornea of the eye which usually occurs before the age of 20 years; or
- High Ametropia-unusually high levels of near sightedness, far sightedness, or astigmatism are identified; or
- Anisometropia-when one eye requires a much different prescription than the other eye

NOTE: We will not reimburse for Non-Elective Contact Lenses for any Member who has undergone prior elective corneal surgery, such as radial keratotomy (RK), photorefractive keratectomy (PRK), or LASIK.

Additional Options. Benefits are available for additional services in accordance with the Additional Savings Program. For additional information on available discounts please contact your *network provider* or call customer service.

Exclusions

We will not pay for services incurred for, or in connection with, any of the items below.

- **Not specifically listed.** Services not listed in the Covered Services section of this *certificate*.
- **Sunglasses.** Sunglass lenses or accompanying frames.
- **Excess amounts.** Any amounts in excess of the maximum benefits stated in this *certificate*.
- **Premium contact lenses fittings.** This includes fittings for more complex applications, including toric, bifocal/multifocal, cosmetic color, post-surgical and gas permeable lenses. It also includes extended/overnight wear lenses.
- **Cosmetic Options.** Cosmetic lens options not specifically listed in the Schedule of Benefits or the *covered services* section of this *certificate*.
- **Non-prescription lenses.** Any non-prescription lenses, eyeglasses or contacts, or plano lenses or lenses that have no refractive power.
- **Eye surgery.** Any diagnostic testing or medical or surgical treatment of the eyes, including any eye surgery solely or primarily for the purpose of correcting refractive defects of the eye, such as nearsightedness (myopia) and/or astigmatism. We also will not cover any contact lenses or eyeglasses required as a result of this surgery.
- **Lost or broken lenses or frames.** Any lost or broken lenses or frames, unless you have reached a new *benefit period*.
- **Experimental or investigative.** Any experimental or investigative services or materials.
- **Uninsured.** Services received before your *effective date* or after your coverage ends.
- **Voluntary payment.** Services for which you are not legally obligated to pay, for which you are not charged, or for which no charge is made in the absence of insurance coverage.
- **Work-related.** Any condition for which benefits are recovered or can be recovered, either by adjudication, settlement or otherwise, under any workers' compensation law or similar law, even if you do not claim those benefits. If there is a dispute or substantial uncertainty as to whether benefits may be recovered for those condition pursuant to any workers' compensation law or similar law, we will provide the benefits of this plan for such condition, subject to our right to a lien or other recovery applicable law.
- **Government treatment.** Any services actually given to you by a local, state, or federal government agency, or by a public school system or school district, except when payment under this plan is expressly required by federal or state law. We will not cover payment for these services if you are not required to pay for them or they are given to you for free.
- **Non-licensed vision care providers.** Treatment or services rendered by non-licensed providers and treatment or services for which the provider of services is not required to be licensed. This includes treatment or services from a non-licensed vision care provider under the supervision of a licensed physician or licensed vision care provider, except as specifically provided or arranged by us.
- **Services of relatives.** Professional services or supplies received from a person who lives in your home or who is related to you by blood or marriage.
- **Hospital care.** Inpatient or outpatient hospital vision care.
- **Orthoptics.** Orthoptics or vision training and any associated supplemental testing.
- **Services or Supplies Combined with Discounts.** We will not pay for services or supplies when combined with any other offer, coupons or in-store advertisement. We will also not pay for certain brands of frames where the manufacturer does not allow discounts.

How to Submit a Claim

This section describes how you submit a claim and what information you should include on your claim. When you receive care from a *network provider*, you do not need to file a claim. The *network provider* will do this for you. However, if you receive vision care from a *non-network provider*, you will need to submit a claim to us.

Notice of Claim. After you receive vision care you will need to contact us, either by phone or mail (see contact information listed below). You should contact us within 20 days of the date you received vision care so we can provide to you claim forms for filing. Notice given by someone on your behalf, or to any agent authorized by us, within information to identify you will be deemed notice to us. If you are unable to contact us within 20 days, it does not mean we will not pay for your claim. Just contact us as soon as reasonably possible.

Claim Forms. We will provide claim forms within 15 days after you notify us. The claim form will have instructions on how to fill it out and where to submit. If you do not receive a claim form within 15 days of your claim notice, you may send us an itemized bill instead. The itemized bill should include the following:

- the date of service;
- the patient's name, date of birth, and identification number;
- the type and place of service;
- your signature and the provider's signature.

Proof of Loss. Your written proof of loss (such as the claim form or an itemized bill) should be provided to us within 90 days after the date of you received vision care. If it is not reasonably possible to provide your written proof of loss within this time, we will not invalidate or reduce your claim. However, you must send it as soon as reasonably possible, and in no event later than a year from when it was due, unless you are legally incapacitated.

Notice of claim, claim forms and itemized bills can be sent to the following address:

Blue View Vision
Attn: KEHP Service Team
P.O. Box 8504
Mason, OH 45040-7111
Phone: (844) 402-5347

Time of Payment of Claims. We will pay claims immediately once we receive written proof of your claim, but not later than 30 days after we receive your proper written proof of loss.

Payment of Claims. We will pay claims directly to *providers* if they have an assignment of benefits on file. If the *provider* does not have an assignment of benefits on file then we will pay claims to you. If you pass away, we will pay claims to your designated beneficiary or to your estate if there is no assignment of benefits.

General Provisions

Entire Contract. The law of the state in which the *group contract* was issued will apply unless otherwise stated herein.

Entire Contract – Changes. Your *plan* is the entire contract of insurance. Your *plan* is made up of this *certificate*, your application (if any), and any amendments. In addition, your employer has the *group contract* and the group master application, which are also part of your *plan*. An executive officer must endorse any change that we issue for it to be valid. No agent has authority to change this *plan* or to waive any of its provisions. All statements made by you or your employer shall be deemed representations and not warranties. No written statement made by you will be used in any contest unless a copy of the statement is furnished to you, or to your beneficiary or personal representative.

Incontestability. The validity of this *plan* will not be contested, except for nonpayment of premiums, after it has been in force for two years from its date of issue. No statement made by you or your *dependents* relating to you or your *dependent's* insurability will be used to contest the validity of this *certificate* unless the statement is contained in a written instrument signed by you or your *dependents*.

Physical Examinations. At our own expense, we may have you examined as reasonably needed while we are deciding to pay a claim.

Change of Beneficiary. You have the right to choose your own beneficiary.

Independent Contractors. *Providers* are not our agents or employees. They do not have the ability to waive or alter your *plan*. We are not responsible for any damages or injuries as a result of receiving care from them.

Right of Recovery. When we overpay a claim, we have the right to recover our overpayment. We may recover our overpayment from you, the person we paid, or another plan.

Benefits not Transferable. You are the only person able to receive benefits under this *plan*. You are not able to transfer your benefits to anyone else.

Legal Actions. No action at law or in equity shall be brought to recover on this *plan* prior to the expiration of 60 days after written proof of loss has been furnished in accordance with the requirements of this *plan*. No such action shall be brought after the expiration of three years after the time written proof of loss is required to be furnished.

Coordination of Benefits. We consider this *plan* primary in all circumstances.

Grace Period. A grace period of 60 days will be granted for the payment of each premium falling due after the first premium, during which grace period the policy shall continue in force (subject to the right of the insurer to cancel in accordance with the cancellation provision hereof).

Conformity with the Law. Any provision of this *certificate* which is in conflict with the laws of the state in which the *group contract* is issued, or with federal law, is hereby automatically amended to conform with the minimum requirements of such laws.

Modifications. We may change this *plan*, including the premiums, at any time by providing notice to the *group* at least 30 days before the change takes effect

Notice of Privacy Practices. We maintain a privacy program designed to protect your health information consistent with applicable law. In addition to various laws governing your privacy, we have our own privacy policies and procedures in place that are designed to protect your information. We are required by law to provide individuals with notice of our legal duties and privacy practices. To obtain a copy of this notice, call us or visit the website listed in the Contact Us section of this *certificate*.

Complaints and Appeals

We want your experience with us to be as positive as possible. There may be times, however, when you have a complaint. During those times, please contact our Customer Service Department. This section explains and offers instructions on what to do if you have a complaint or request.

Complaints

We provide quality member satisfaction services through our customer service center. All of our customer service representatives are responsible for addressing your concerns in a manner that is accurate, courteous, respectful and prompt. They are available to:

- answer questions you have about your benefits, our network of *providers*, information about claims, and our policies and procedures;
- make sure your suggestions are brought to the attention of appropriate person; and
- provide assistance to you when you want to file an appeal.

Please have your identification number (found on your ID card) handy when you contact customer service. We use this number to locate your important records with the least amount of inconvenience to you.

Members are encouraged to file complaints within 60 days of an initial, adverse action, but must file within six months after receipt of notice of the initial, adverse action. The time required to review complaints does not extend the time in which appeals must be filed

Appeals

If you do not agree with a claim denial made by us, you have a right to a full and fair review. A coverage denial means our determination that a service, treatment, drug or device is specifically limited or excluded under this *certificate*.

You, an authorized person, or a provider acting on your behalf must submit your appeal to us in writing within 180 days from the date you received our claim denial notification. In support of your appeal, you may submit written comments, documents, records, or other information you think is relevant. Send your appeal to:

Blue View Vision
Attn: KEHP Service Team
555 Middle Creek Parkway
Colorado Springs, CO 80921
Phone: (844) 402-5347

Upon request and without charge, you will be provided reasonable access to and copies of all documents, records and other information relevant to or considered in our initial claim denial.

The person reviewing your appeal will not be the same person(s) who made the initial claim denial, nor will they be a subordinate or supervisor of the person(s) who made the initial claim denial. The person reviewing will also have appropriate medical and professional expertise and credentials to make a determination on your appeal. We will notify you of our determination in your appeal within 30 days upon receipt.

If you are not satisfied with the determination of your appeal, you may submit a second level appeal. The second level appeal must be submitted in writing within 180 days of the notice of our determination in the first appeal. You do not have to re-send the information that you submitted for your first appeal, but you are encouraged to submit any additional information that you think is important for review. We will notify you of our determination in your second level appeal within 30 days upon receipt

Definitions

This section defines terms that have special meanings. If a word or phrase has a special meaning or is a title, it will be italicized. The word or phrase is defined in this section or at the place in the text where it is used.

Allowance. A dollar amount available to apply towards materials or services.

Calendar Year. The period of time that benefits are tracked. The *member* must wait until the calendar year interval of which they can receive *covered services* as listed in the Schedule of Benefits.

Certificate. This summary of the terms of your benefits. It is attached to and is a part of the *group contract* and is subject to the terms of the *group contract*.

Copayment. A specific dollar amount indicated in the Schedule of Benefits for which you are responsible.

Covered Services. Services and supplies or treatment as described in the *certificate* which are performed, prescribed, directed or authorized by a *provider*. To be a *covered service* the service, supply or treatment must be:

- Within the scope of the license of the *provider* performing the service;
- Rendered while coverage under this *certificate* is in force;
- Within the *maximum allowable amount*;
- Not specifically excluded or limited by the *certificate*;
- Specifically included as a benefit within the *certificate*.

A covered service is incurred on the date the service, supply or treatment was provided to you.

Dependent. A *subscriber's* spouse and *dependent* children who have met our eligibility requirements and have not reached the age limit shown in the Schedule of Benefits.

Effective Date. The date when your coverage begins under this *certificate*. A *dependent's* coverage begins on the effective date of the sponsoring *subscriber*.

Group. The employer that has entered into a *group contract* with the *plan*.

Group Contract. The contract between the *plan* and the *group*. It includes this *certificate*, your application, any supplemental application or change form, and any endorsements or riders.

Maximum Allowable Amount. The maximum amount allowed for *covered services* you receive based on the fee schedule. The maximum allowable amount is subject to any copayments, coinsurance, limitations or exclusions listed in this *certificate*.

For a *network provider*, the maximum allowable amount is equal to the amount that constitutes payment in full under the *network provider's* participation agreement for this product. If a *network provider* accepts as full payment an amount less than the negotiated rate under the participation agreement, the lesser amount will be the maximum allowable amount.

For a *non-network provider* who is a physician or other non-facility *provider*, even if the *provider* has a participation agreement with us for another product, the maximum allowable amount is the lesser of the actual charge or the standard rate under the participation agreement used with *network providers* for this plan.

The maximum allowable amount is reduced by any penalties for which a *provider* is responsible as a result of its agreement with us.

Member. A *subscriber* or *dependent* who has satisfied the eligibility conditions; applied for coverage; been approved by the *plan*; and for whom premium payment has been made. *Members* are sometimes called "you" and "your."

Network Provider. A *provider* who has entered into a contractual agreement or is otherwise engaged by us to provide *covered services* and certain administration functions for the network associated with this *certificate*.

Non-Network Provider. A *provider* who has not entered into a contractual agreement with us for the network associated with this *certificate*.

Plan. The entire set of benefits, conditions, exclusions and limitations that make up your coverage. It consists of this *certificate*, your application (if any), any endorsements, the *group contract*, and the group master application.

Provider. A duly licensed person or facility that provides services within the scope of an applicable license and is a person or facility that we approve. This includes any *provider* rendering services that are required by applicable state law to be covered when rendered by such *provider*.

Subscriber. The employee that has enrolled and been accepted for coverage under this *plan*.

Get Help in Your Language

Curious to know what all this says? We would be too. Here's the English version:

You have the right to get this information and help in your language for free. Call the Member Services number on your ID card for help. (TTY/TDD: 711)

Separate from our language assistance program, we make documents available in alternate formats for members with visual impairments. If you need a copy of this document in an alternate format, please call the customer service telephone number on the back of your ID card.

Spanish

Tiene el derecho de obtener esta información y ayuda en su idioma en forma gratuita. Llame al número de Servicios para Miembros que figura en su tarjeta de identificación para obtener ayuda. (TTY/TDD: 711)

Arabic

يحق لك الحصول على هذه المعلومات والمساعدة بلغتك مجاناً. اتصل برقم خدمات الأعضاء الموجود على بطاقة التعريف الخاصة بك للمساعدة (TTY/TDD:711).

Chinese

您有權使用您的語言免費獲得該資訊和協助。請撥打您的 ID 卡上的成員服務號碼尋求協助。(TTY/TDD: 711)

French

Vous avez le droit d'accéder gratuitement à ces informations et à une aide dans votre langue. Pour cela, veuillez appeler le numéro des Services destinés aux membres qui figure sur votre carte d'identification. (TTY/TDD: 711)

German

Sie haben das Recht, diese Informationen und Unterstützung kostenlos in Ihrer Sprache zu erhalten. Rufen Sie die auf Ihrer ID-Karte angegebene Servicenummer für Mitglieder an, um Hilfe anzufordern. (TTY/TDD: 711)

Japanese

この情報と支援を希望する言語で無料で受けることができます。支援を受けるには、IDカードに記載されているメンバーサービス番号に電話してください。(TTY/TDD: 711)

Kirundi

Ufise uburenganzira bwo gufashwa mu rurimi rwawe ku buntu. Akura umunywanyi abikora Ikaratakarangamuntu yawe kugira ufashwe. (TTY/TDD: 711)

Korean

귀하에게는 무료로 이 정보를 얻고 귀하의 언어로 도움을 받을 권리가 있습니다. 도움을 얻으려면 귀하의 ID 카드에 있는 회원 서비스 번호로 전화하십시오. (TTY/TDD: 711)

Nepali

तपाईंले यो जानकारी तथा सहयोग आफ्नो भाषामा निःशुल्क प्राप्त गर्ने तपाईंको अधिकार हो। सहायताको लागि तपाईंको ID कार्डमा दिइएको सदस्य सेवा नम्बरमा कल गर्नुहोस्। (TTY/TDD: 711)

Oromo

Odeeffano kana fi gargaarsa afaan keetiin kaffaltii malee argachuuf mirga qabda. Gargaarsa argachuuf lakkoofsa bilbilaa tajaajila miseensaa (Member Services) waraqaa enyummaa kee irratti argamu irratti bilbili. (TTY/TDD: 711)

Pennsylvania Dutch

Du hoscht die Recht selle Information un Hilfe in dei Schprooch mitaus Koscht griege. Ruf die Member Services Nummer uff dei ID Kaarte fer Hilfe aa. (TTY/TDD: 711)

Russian

Вы имеете право получить данную информацию и помощь на вашем языке бесплатно. Для получения помощи звоните в отдел обслуживания участников по номеру, указанному на вашей идентификационной карте. (TTY/TDD:

711)

Serbian

Imate pravo da dobijete sve informacije i pomoć na vašem jeziku, i to potpuno besplatno. Pozovite broj Centra za podršku članovima koji se nalazi na vašoj identifikacionoj kartici. **(TTY/TDD: 711)**

Tagalog

May karapatan kayong makuha ang impormasyon at tulong na ito sa ginagamit ninyong wika nang walang bayad. Tumawag sa numero ng Member Services na nasa inyong ID card para sa tulong. **(TTY/TDD: 711)**

Vietnamese

Quý vị có quyền nhận miễn phí thông tin này và sự trợ giúp bằng ngôn ngữ của quý vị. Hãy gọi cho số Dịch Vụ Thành Viên trên thẻ ID của quý vị để được giúp đỡ. **(TTY/TDD: 711)**

It's important we treat you fairly

That's why we follow federal civil rights laws in our health programs and activities. We don't discriminate, exclude people, or treat them differently on the basis of race, color, national origin, sex, age or disability. For people with disabilities, we offer free aids and services. For people whose primary language isn't English, we offer free language assistance services through interpreters and other written languages. Interested in these services? Call the Member Services number on your ID card for help (TTY/TDD: 711). If you think we failed to offer these services or discriminated based on race, color, national origin, age, disability, or sex, you can file a complaint, also known as a grievance. You can file a complaint with our Compliance Coordinator in writing to Compliance Coordinator, P.O. Box 27401, Mail Drop VA2002-N160, Richmond, VA 23279. Or you can file a complaint with the U.S. Department of Health and Human Services, Office for Civil Rights at 200 Independence Avenue, SW; Room 509F, HHH Building; Washington, D.C. 20201 or by calling 1-800-368-1019 (TDD: 1- 800-537-7697) or online at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>. Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.