

The value of Blue Shield of California vision

Allowances vs. copays – what's the difference?



dental



vision



life

Blue Shield of California **gives the member generous allowances** toward lens extras like progressive lenses and anti-reflective coating, which can result in a lower out-of-pocket cost to the member. Other vision providers **charge copays**, which can result in a higher member out-of-pocket cost. When a member visits a vision network provider, the cost for standard lenses is covered at 100%. When enhanced lens benefits are added, there are generally higher out-of-pocket costs to the member. With Blue Shield's generous allowances, these out-of-pocket costs are reduced.

Let's look at a couple of examples of how allowances benefit the member with their enhanced lens prescription:

Enhanced lens benefits	Average retail cost	Blue Shield allowance	Blue Shield member cost	VSP copay/ member cost	EyeMed copay/ member cost
Lenses: Photochromic progressive, anti-reflective	\$320	\$250	\$70	\$252	\$240
Lenses (child): Polycarbonate, photochromic, anti-reflective	\$235	\$210	\$25	\$135	\$160

Here are other examples of how allowances keep the member's costs down when they visit their vision provider:

Vision care service	Average retail cost	Blue Shield allowance	Blue Shield member cost	VSP copay/ member cost	EyeMed copay/ member cost
Lenses					
Single vision (standard)	\$88	Covered in full	\$0	Covered in full	Covered in full
Bifocal (standard)	\$96	Covered in full	\$0	Covered in full	Covered in full
Trifocal (standard)	\$130	Covered in full	\$0	Covered in full	Covered in full
Progressive lenses (standard no-line bifocals)	\$140	\$140	\$0	\$50 to \$105	\$65
Anti-reflective lens coating	\$30 to \$75	\$50	\$0 to \$25	\$65	\$45
Photochromic lenses					
Single vision	\$135	\$115	\$20	\$70	\$75
Progressive	\$260	\$200	\$60	\$187	\$120
Polycarbonate photochromic for dependent children	\$185	\$160	\$25	\$70	\$115
Plano (non-prescription) sunglasses for LASIK members – based on Ray-Bans purchased at Costco	\$120	\$130	\$0	\$96 20% discount only	\$96 20% discount only

Examples/averages/estimates are based on \$130 frame allowance plans with services from a network provider. The Blue Shield of California contracted provider network comprises independent ophthalmologists, optometrists, opticians, optical chain locations and online shopping; depending on where members seek care – for example, a warehouse provider like Costco – members may have little to no out-of-pocket costs on several items listed above.