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/Refraction Exam only
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
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 $160