# Out-of-Network

Under High Option, you may obtain care from any licensed eye care provider. If the provider you use is not part of our network, benefits will be considered out-of-network. Because these providers are out of the BCBS FEP Vision network, we will reimburse you up to the maximum reimbursement amount allowed by the plan (see fee schedule allowances as described in Section 4, Your Cost For Covered Services). You are responsible to pay the out-of-network provider and then submit a claim along with an itemized receipt to receive your reimbursement (see Section 8, Claims Filing and Disputed Claims Processes, for information).

Under Standard Option, you must stay in-network for covered services. If you receive care from a non-participating provider, we will not pay for any services unless you reside in a limited access area. Please see Section 4, Your Cost For Covered Services.