

BLUE VIEW VISIONSM

Underwriting Guidelines

The following information is only a summary of Blue View Vision underwriting guidelines. Please refer to complete participation guidelines on [empireblue.com / Agents & Brokers / Services / Underwriting Guidelines](http://empireblue.com/Agents%20&%20Brokers/Services/Underwriting%20Guidelines).

Small Group (employers with 2-50 employees)	
Participation	<ul style="list-style-type: none"> ▪ Blue View Vision required percent (%) participation of eligible employees: <ul style="list-style-type: none"> ○ <i>Vision sold alongside medical</i>: Vision participation must match medical participation ○ <i>Vision sold alongside dental</i>: Vision participation must match dental participation ○ <i>Vision sold alongside medical and dental</i>: Vision participation must match medical participation ○ <i>Vision sold standalone</i>: a minimum of 2 lives or 75% of total eligible employees whichever is greater *For small group, the enrolled tier in the vision plan must match the enrollment in the medical plan when sold with medical **For groups that offer only our medical HMO with 1 enrolled contract, Blue View Vision is available with a minimum of 1 enrolled contract ▪ Empire must also be the sole carrier offered by a standalone vision group.
Employer Contribution	▪ Less than 50% employer contribution will be defined as “voluntary” funding.
Funding Arrangements	Fully insured; voluntary or non-voluntary (contributory)

Large Group (employers with 51 or more employees)	
Participation	<ul style="list-style-type: none"> ▪ Blue View Vision required percent (%) participation of eligible employees: <ul style="list-style-type: none"> ○ <i>Vision alongside medical</i>: Vision participation should match medical; participation must be at least 75% of net eligible employees or 50% of total eligible population including qualified waivers ○ <i>Vision alongside dental</i>: Vision participation should match dental; however, when it doesn't, it must be at least 75% of net eligible employees or 50% of total eligible population including qualified waivers ○ <i>Vision alongside medical and dental</i>: Vision participation should match medical; participation must be at least 75% of net eligible employees or 50% of total eligible population including qualified waivers ○ <i>Vision sold standalone</i>: a minimum of 75% of net eligible employees or 50% of total eligible population including qualified waivers may enroll ○ <i>Voluntary vision</i>: a minimum of 10 employees must enroll regardless of the number eligible *For large group, the enrolled tier in the vision plan must match the enrollment in the medical plan when sold with medical and or dental ▪ Empire must also be the sole carrier offered by a standalone vision group.
Employer Contribution	▪ Less than 50% employer contribution will be defined as “voluntary” funding
Funding Arrangements	<ul style="list-style-type: none"> ▪ Fully insured; voluntary or non-voluntary (contributory) ▪ Administrative services only (for employers with 500 or more employees) on a non-voluntary basis only



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