



Vision Care Never Looked So Good

Enhance your Blue Cross and Blue Shield of Illinois medical coverage by adding vision care from Dearborn National.



**BlueCross BlueShield
of Illinois**

dearborn  national[®]

POWERED BY
eyeMed

Blue Cross and Blue Shield of Illinois, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

Dearborn National Vision Care benefits are underwritten by Dearborn National[®] Life Insurance Company. EyeMed Vision Care, LLC is an independent company that offers a vision provider network and manages vision benefits on behalf of Dearborn National Life Insurance Company.

Products and services marketed under the Dearborn National[®] brand and the star logo are underwritten and/or provided by Dearborn National[®] Life Insurance Company (Downers Grove, IL) and certain of its affiliates. Dearborn National[®] Life Insurance Company and EyeMed are separate companies that do not provide Blue Cross and Blue Shield of Illinois products or services. Dearborn National[®] Life Insurance Company is responsible for the vision products described in this brochure.

Dearborn National® Vision Care, Powered by EyeMed brings your clients a vision benefit that delivers more.



85%

of adults want vision care coverage.¹

Online Tools

Vision Customer Portal

- ▲ View benefits and eligibility
- ▲ Download ID cards and EOBs
- ▲ Check claim status
- ▲ View wellness information
- ▲ Review LASIK information
- ▲ Full-service mobile app for Android and iPhone

Enhanced Provider Search

- ▲ Location
- ▲ Provider specialty
- ▲ Hours of operation
- ▲ Available frame brands
- ▲ Product type
- ▲ Online appointment booking at select locations

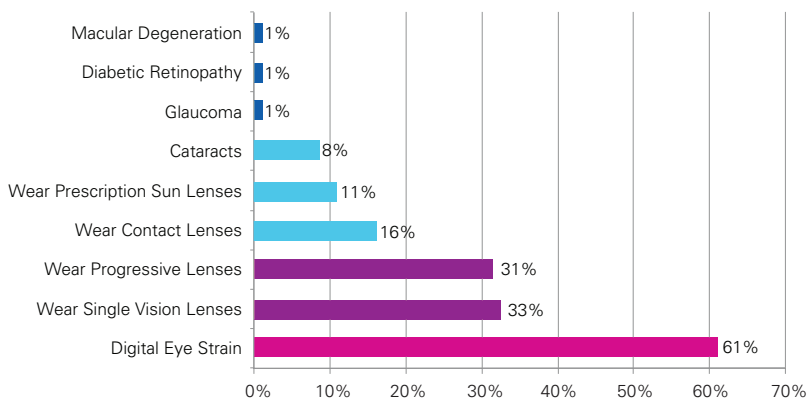
dearbornnational.com/vision



Why a Vision Care Product?

There is a significant need for employers to offer flexible, comprehensive benefit packages to their employees, including vision care.

Out of Every 100 Employees²



The Importance of Good Vision Care Is Easy to See

With a comprehensive vision exam, it's easier to find serious eye and general health conditions like diabetes, high blood pressure, high cholesterol, glaucoma and cataracts sooner.³

With a clear view of blood vessels, arteries and nerves, our eyes give doctors a unique window into the human body and insights into our overall health. This, along with the fact that the average person is 4 times more likely to receive an eye exam than a physical, shows just how important vision care can be.⁴

When Employees Benefit, So Do Employers

With early diagnosis, conditions can be treated more quickly—and more cost effectively—leading to happier, healthier employees and lower healthcare expenses.

In fact, employers can save \$8 billion annually in lost productivity resulting from the need to treat chronic illnesses. That breaks down into a \$7 gain for every \$1 invested in vision coverage.⁵ Bottom line? When you take care of employees' overall health with vision benefits, everyone wins.

- ▲ **5.3 million** U.S. adults have diabetic retinopathy, which is the number one cause of blindness in Americans 18 and older.⁶
- ▲ **91%** of consumers view vision benefits as important or very important.⁷

Access to Care Starts with the Right Network

Dearborn National Vision Care provides the right mix of independent and retail providers—including popular national chains and regional favorites, as well as online options. With the Select network, members have access to care and services that offer more flexibility, choice and savings.

In fact, because our vision benefits network is powered by EyeMed, you can look forward to more employees enrolling, 97% in-network provider utilization⁸ and more members using their benefit.⁹

Additional benefits include: Online, in-network options at ContactsDirect.com and Glasses.com. Service is always open to new patients and without an appointment.

Network Overview

Total provider access points ¹⁰	85,046
Total independent provider locations ¹¹	18,037
Total retail provider locations ¹¹	6,174
Total locations	24,211
% of Americans who have access to 2 providers within 10 miles (urban/suburban)	99.8%
% of Americans who have access to 1 provider within 20 miles (rural)	92.5%

Discounts for Added Savings



- ▲ **40%** additional pair discount – the best, most flexible in the industry
- ▲ **15%** off LASIK
- ▲ **20%** off any remaining frame balance
- ▲ **15%** off any balance over the conventional contact lens allowance
- ▲ **20%** off any non-covered item

Vision Plan Portfolio

	Frequency Eye/Lense/Frame	Exam Copay	Lens Copay	Allowance Frame & Contact	Funded Fit & Follow-up	Funded Standard Progressive Lenses	Funded Scratch Coating	Funded Kids Polycarb
Plan 1	12/12/24	\$10	\$25	\$100	No	No	No	No
Plan 2	12/12/24	\$10	\$10	\$130	No	No	Yes	Yes
Plan 3	12/12/24	\$10	\$10	\$130	Yes	No	Yes	Yes
Plan 4	12/12/12	\$10	\$10	\$130	No	No	Yes	Yes
Plan 5	12/12/24	\$10	\$10	\$150	No	No	Yes	Yes
Plan 6	12/12/12	\$10	\$10	\$150	No	No	Yes	Yes
Plan 7	12/12/12	\$10	\$10	\$150	No	Yes	Yes	Yes

Other plans available for select groups.



¹ Center for Disease Control and Prevention, Common Eye Disorders, April 23, 2013 / 2 VisionWatch Eyewear U.S. Study, September 2014 / 3 The Vision Council 2015 Digital Eye Strain Report. ² Vision Monday, dba. ³ 7 Health Problems Eye Exams Can Detect, YourSightMatters.com, March, 2016. ⁴ U.S. Dept. of Health — National Health Statistics Reports #8; Aug. 6, 2008. ⁵ Workforce.com, "Special Report: Vision and Dental Benefits — More to See, More to Chew On," 2015. ⁶ Centers for Disease Control and Prevention, 2015. ⁷ Vision Watch Vision Correct Standard, 2012. ⁸ EyeMed book of business data, 2013-2014. ⁹ EyeMed analysis of new business that transferred over from a prior benefits company, 2013-2014. ¹⁰ All network data as of November 2016. ¹¹ Retail chains must have at least 20 locations.

The Right Vision Benefits, No Matter Who You Stack Us Up Against

To give you a clear look at just how much clients get from Dearborn National Vision Care, we've developed a competitor comparison to show you line by line that our vision benefits are the right vision benefits for your clients.

	Dearborn National Vision Care Powered by EyeMed ¹²	Competitor 1	Competitor 2
NETWORK			
# of in-network provider access points (estimated) ¹³	85,000	51,400	36,800
# of in-network provider locations	24,200	21,800	17,800
# of in-network independent provider locations ¹⁴	18,000	20,800	11,300
# of in-network retail provider locations ¹⁴	6,100	1,000	6,500
In-network, online options that allow benefits to be applied	YES	YES	NO
BENEFITS			
Freedom to choose nearly any ophthalmic frame, lens or contact lens ¹⁵	YES	YES	NO
Discount on additional pairs of glasses	40%	20%–30% ¹⁶	20%
Discounts on hearing exams, aids and services	YES	YES	NO
MEMBER EXPERIENCE			
Ability to locate an in-network provider by multiple criteria, such as ZIP code, provider specialty office hours, services and/or frame brands	YES	YES	NO
Mobile app for members with ID card, provider locator, benefit overview and driving directions	YES	YES	NO
100 hours or more of live customer services, 7 days a week	YES	YES	NO
Certified Center of Excellence call center ¹⁷	YES	YES	NO

Contact your BCBSIL Account Representative or Dearborn National sales executive for a proposal and complete details.

¹²Network data is based on the EyeMed Vision Care Select network. ¹³All network data as of November 2016. Competitive network figures from Netminder, rounded to the nearest 100. ¹⁴Retail chains must have at least 20 locations. Competitive numbers calculated twice annually, reflects September 2015 data. ¹⁵May not be available on all plans. Confirm if your plan provides this option. ¹⁶Competitor 1 network offers 30% off a second pair if purchased the same day and at the same provider where the benefit is used. ¹⁷EyeMed awarded Benchmark portal Center of Excellence certification for seven consecutive years. Benchmark Portal evaluates call centers from businesses across the country in multiple industries.

This piece is for illustrative purposes only. The Dearborn National Vision Care policies referenced may not be available in all states. All policies are subject to issue limitations, exclusions and other coverage conditions. Only the policy can provide the actual terms of coverage. Dearborn National Vision Care benefits are underwritten by Dearborn National® Life Insurance Company. EyeMed Vision Care, LLC is an independent company that offers a vision provider network and manages vision benefits on behalf of Dearborn National Life Insurance Company.

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