Got questions about your vision plan?
We Can Help!

Your Questions Answered

Q: My eyes are fine. Do I really need to have them checked regularly?

A: Yes, regular eye exams are the way to go. It's not just about correcting your vision—it's about overall health. Eye exams can spot health conditions—like glaucoma, diabetes, cataracts and hypertension—early. The sooner these issues are spotted, the sooner you can get treatment.

Q: Will I save more money with this vision care benefit, or with an eyewear coupon or other promotional offer?

A: Great question! There are lots of special offers and coupons out there. When you compare them to your plan coverage, you'll likely find that your vision plan saves you more money in almost every case. A nice bonus is that you can use your vision benefit whenever you need to. Say goodbye to coupon expiration dates and limited time offers.

Keep in mind that your benefit can't be combined with any other discounts or promotional offers. Naturally, you're responsible for copays, any remaining out-of-pocket expenses and applicable sales tax.

Q: Can I get new contacts and glasses in the same year?

A: Every 12 months, you can get either contacts or spectacle lenses. Check your plan's benefits summary for additional frequencies, such as updating your look with new frames every 24 months.

Q: Do I need to have my ID card with me to use my benefits?

A: Nope. An in-network provider only needs your name and date of birth.

Q: How do I get another member ID card?

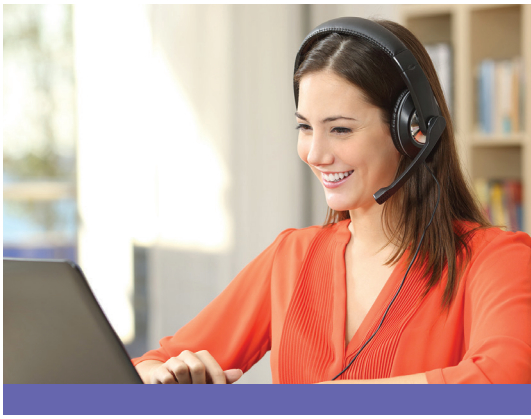
A: If your member ID card gets lost, no worries! You don't even need one to receive service. But if you want an additional card, you can access one and print it through our website: member.eyemedvisioncare.com/bcbsil.

Q: What's included in a covered exam? Is dilation an extra cost?

A: No worries, we've got you covered. Eye exams at participating providers include dilation and other important eye health tests. There are no added out-of-pocket costs (other than a copay, if applicable).

Q: How does the standard lens benefit work?

A: It's simple. We give you a standard plastic lens—either single vision or lined multifocal—as part of the covered benefit. You're only responsible for a copay, if applicable, and taxes.



How do I get in touch with the Customer Care Center?

It's easy! You can talk to a representative—a real person—by calling 855-362-5539. Also, you'll find automated features online at member.eyemedvisioncare.com/bcbsil or through our automated voice response system.

Hours of live operation:

Monday – Saturday
6:30 a.m. to 10:00 p.m. CST

Sunday
10:00 a.m. to 7:00 p.m. CST

Insurance products issued by Dearborn Life Insurance Company, 701 E. 22nd St. Suite 300, Lombard, IL 60148.

Are additional discounts available?

Yes, indeed! You can enjoy these additional savings:

- **40% off** additional complete pairs of prescription glasses
- **20% off** any remaining frame balance
- **20% off** non-covered items, including non-prescription sunglasses, accessories and lens cleaner
- **15% off** any remaining conventional contact lens balance
- **15% off** the standard price or 5% off promotional price of LASIK or PRK services

Q: What about "add-ons" to the standard lenses?

A: Want UV and scratch protection? Or any anti-reflective coatings? Good news! Most of these common "add-ons" are discounted at Blue Cross and Blue Shield of Illinois (BCBSIL) vision care providers. Check with your provider before ordering for details.

Q: Can I receive no-line bifocals as part of the lens benefit?

A: Absolutely. Set pricing on standard progressive (no-line) lenses are available. Also, some plans offer set pricing on premium progressive lenses based on the lens brand.

Q: Does my allowance amount only apply to certain frames?

A: No, you're free to apply your allowance toward the retail price of ANY frame at any in-network location. You also have a 20% discount on the difference between the retail price and your allowance amount.

Q: How does the contact lens benefit work?

A: Just like the frame allowance, the contact allowance is applied to the retail price of any contact lens. No fussy formularies to worry about! Also, you can apply a 15% discount to the difference between the retail price and the allowance amount for non-disposable contacts.

Q: What is a contact fitting?

A: After buying contacts, a provider may ask you to check back in—just to make sure they're perfect for you. They will assess your eyes and ensure that the new contacts are a great fit.

Q: Can I carry over an unused allowance amount to another purchase?

A: Sorry, the contact allowance amount is a one-time allowance. It's best to use the full benefit on your initial purchase of contacts.

Q: Do I need to pay the full retail price for non-covered items?

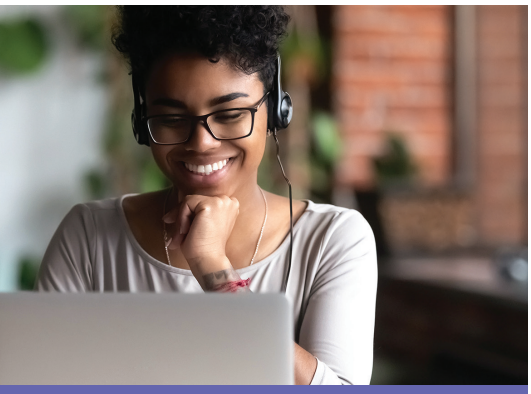
A: You have a 20% discount to buy items not covered by the plan at network providers. This discount applies to everything except professional services and contact lenses.

Q: Do I need to submit claims for services rendered at an in-network provider?

A: Not at all. If you visit a BCBSIL participating provider, you don't need to worry about filling out forms or vouchers to get your benefits. After collecting the appropriate copays and other out-of-pocket expenses at the time of service, the provider submits the claim on your behalf.

Q: Do members have to go to a participating provider?

A: No restrictions here. You have the freedom to choose non-participating providers. But please keep in mind that you can make the most of your benefit—and save money—by choosing an in-network provider. We make it convenient and easy to find one, which is why 98% of our members visit in-network providers. Use our Provider Locator on member.eyemedvisioncare.com/bcbsil to find providers near you! At non-participating providers, you must pay full out-of-pocket pricing at the time of service. Then you can submit a claim for reimbursement of covered services.



For overall wellness,

don't forget your annual eye exam

Q: Who qualifies for "medically necessary" contact lenses?

A: Members who are diagnosed with any of the following:

- Anisometropia of 3D in meridian powers
- High Ametropia exceeding 10D or +10D in meridian powers
- Keratoconus when the member's vision is not correctable to 20/25 in either or both eyes using standard spectacle lenses
- Vision improvement other than keratoconus for members whose vision can be corrected by two lines on the visual acuity chart when compared to the best corrected standardspectacle lenses

Seem confusing? Our award-winning service center is always available to answer tough questions.

Q: Does your provider network include both independent and optical retailers?

A: Yes. Members can choose from thousands of private practitioners and the nation's leading optical retailers: LensCrafters®, Target Optical® and most Pearle Vision® locations. And if your favorite provider isn't in our network yet, you can nominate it. Just complete a Provider Nomination Form available through our Customer Care Center. The provider must accept and agree to the Terms and Conditions of our Professional Provider Agreement and complete the credentialing process to ensure they meet our quality standards.

Q: Do you offer a discount on laser vision correction?

A: You bet we do. Members get 5% off any promotion or 15% off the retail price for treatments performed through the U.S. Laser Network, which is owned and administered by LCA-Vision.

Q: How do I access the laser vision discount?

A: Follow these simple steps to get the ball rolling:

1. First, pick which laser correction provider you'd like to use. Call the U.S. Laser Network at 877-5LASER6 for a complete list.
2. Next, set up a consultation with the provider. When making the appointment, be sure to tell them you're a Blue Cross and Blue Shield of Illinois member.
3. The consultation is next. That's when you and your provider will decide whether or not you're a good candidate for the procedure. Be sure to bring questions.
4. Going ahead with laser correction? Great! Call the U.S. Laser Network to request an authorization for your discount. At this time, you'll also need to put down a refundable deposit. The authorization will be sent to you and the laser provider.
5. All that's left is scheduling your procedure. After surgery, be sure to follow all post-operative instructions carefully. Then treat your new eyes to a beautiful view.

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Vision Insurance offered by Dearborn Life Insurance Company located at 701 E. 22nd Street, Lombard, IL 60148. Blue Cross and Blue Shield of Illinois is the trade name of Dearborn Life Insurance Company, an Independent Licensee of the Blue Cross and Blue Shield Association. EyeMed Vision Care, LLC and First American Administrators, Inc. are independent companies that offer provider network and administration services on behalf of Dearborn Life Insurance Company.

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