



Got Questions? We Can Help!

For overall wellness, don't forget your annual eye exam.

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

A: It's easy! You can talk to a representative—a real person—by calling 1-844-323-8302. Also, you'll find automated features online at www.dearbornnational.com/vision 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

Q: Can I book an appointment online?

A: Absolutely! Go to www.dearbornnational.com/vision. Enter your zip code and click "Get Results." From there, you can book an appointment with providers that offer online scheduling. How easy is that?





Dearborn
National Vision
Care offers
benefits to
meet your
lifestyle.

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 request it through our website www.dearbornnational.com/vision or by calling the Customer Care Center at 1-844-323-8302.

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.

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 Dearborn National 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.



Seeing life
to the fullest.

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 Dearborn National Vision Care 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 to EyeMed on your behalf.

Q: Are additional discounts available?

A: 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: 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 95% of members visit in-network providers. Use our Provider Locator on dearbornnational.com/vision 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.

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.



Seeing life's treasures.

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®, JCPenney Optical®, Sears 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 EyeMed's 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 EyeMed's 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 1-877-5LASER6 for a complete list.
2. Next, set up a consultation with the provider. When making the appointment, be sure to tell them you're an EyeMed 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.



This piece is for illustrative purposes only and is not a contract. It is intended to provide only a brief summary of the policy advertised. The policy provides the actual terms of the policy, including any exclusions, conditions and limitations to coverage. Dearborn National Vision Care benefits are underwritten by Dearborn National® Life Insurance Company. Benefits are available from the EyeMed Vision Care, LLC provider network and are administered by First American Administrators, Inc., independent companies that offer 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) in all states (excluding New York, the District of Columbia, the U.S. Virgin Islands and Puerto Rico. Product features and availability vary by state.

Vision Benefit Information and Resources

Finding a provider and scheduling an appointment is AS EASY AS...

At Dearborn National, we've made it easier than ever to access your vision benefit information and schedule your annual eye exam. Everything you need is available through our member portal.

- 1. Register and log in to the member portal at www.dearbornnational.com/vision or download the EyeMed Members mobile app on your smartphone.**
- 2. Review your vision benefit information.¹** Our member portal gives you access to benefit details, claims, provider locations and more. And, since many providers offer extended evening and weekend hours, you can get care when it works for you.
- 3. Find a provider near you:** Log in to www.dearbornnational.com/vision, and then select "Click here to find a provider." Enter your zip code to be connected with eye health experts near you.

Still have questions?

Feel free to contact our award-winning Customer Care Center² at 1-844-323-8302.

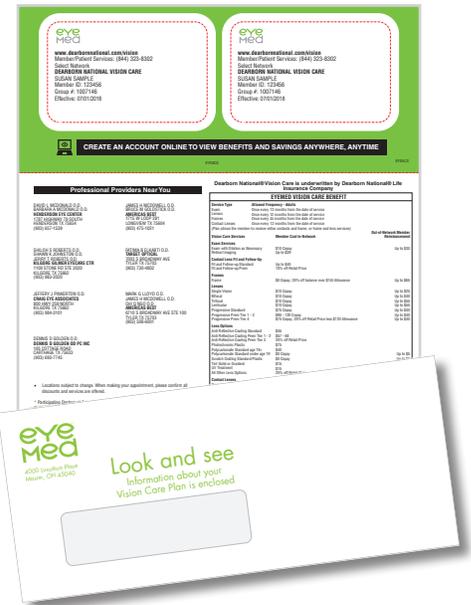
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You can also learn more by visiting www.dearbornnational.com/vision.

All in-network providers can look up eligible members in the EyeMed system with a name and date of birth to verify benefits. ID cards are not required for eligible members to use their vision benefits.



DEARBORN NATIONAL VISION CARE ID CARDS

- You will receive a one-time Welcome Packet, containing two ID cards and a Member Brochure.
- You do not need ID cards to receive services.
- Mailed ID cards will only have the employee's name listed (but any covered family member may use the card).
- Additional ID cards can be downloaded or printed by registering at www.dearbornnational.com/vision or by using the EyeMed App.



¹Actual benefits and frequencies vary by plan.

²Purdue University Benchmark Portal independent assessment of call centers nationwide.

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