

Vision Care Never Looked So Good

Enhance your Blue Cross and
Blue Shield of Texas medical
coverage by adding vision benefits.



BlueCross BlueShield of Texas

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

Blue Cross and Blue Shield of Texas brings employees vision benefits that deliver more.



145 million
adults wear
prescription eye
correction.¹

Online Tools

Vision Member 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

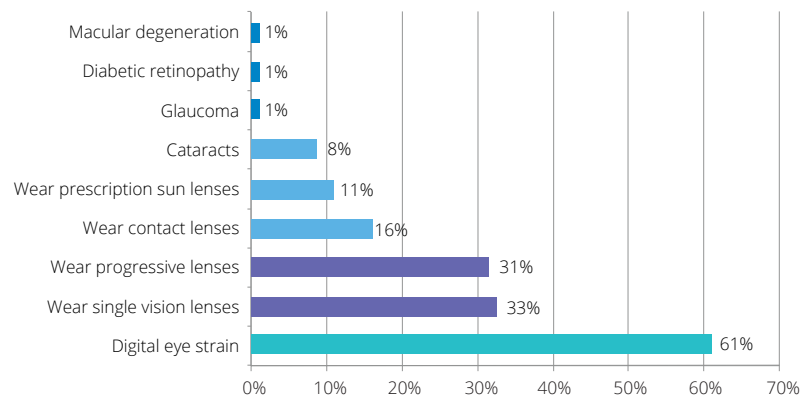
- Location
- Provider specialty
- Hours of operation
- Available frame brands
- Product type
- Online appointment booking at select locations



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

Vision benefits from Blue Cross and Blue Shield of Texas 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, 98% in-network provider utilization⁸ and more members using their benefits.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 | 96,670 |
| Total independent provider locations ¹¹ | 18,090 |
| Total retail provider locations ¹¹ | 6,262 |
| Total locations | 24,352 |
| % 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) | 93.2% |

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/Lens/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 |
| Plan 8 | 12/12/24 | \$10 | \$25 | \$130 | No | No | Yes | Yes |
| Plan 9 | 12/12/24 | \$10 | \$25 | \$150 | No | No | Yes | Yes |
| Plan 10 | 12/12/12 | \$10 | \$25 | \$150 | No | No | Yes | Yes |

Other plans available for select groups.



¹Dr. Kevin Most: May is Vision Awareness Month, <https://wgnradio.com/2019/05/28/dr-kevin-most-may-is-vision-awareness-month>, May 28, 2019. ²VisionWatch Eyewear U.S. Study, September 2014. ³Vision Monday, New Vision Health Report Highlights Importance of Comprehensive Eye Exams. ⁴Centers for Disease Control and Prevention: Vision Health Initiative — Basics of Vision and Eye Health, Fast Facts. ⁵Workforce.com, "Special Report: Vision and Dental Benefits — More to See, More to Chew On," 2015. ⁶Centers for Disease Control and Prevention, 2015. ⁷Vision Watch Vision Correct Standard, 2012. ⁸Dearborn Life Insurance Company book of business data, 2019. ⁹EyeMed analysis of new business that transferred over from a prior benefits company, 2013-2014. ¹⁰All network data as of November 2018. ¹¹Retail 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 vision benefits, we've developed a competitor comparison to show you line by line that our vision benefits are the right vision benefits for your clients.

| | BCBSTX Vision Benefits ¹² | Competitor 1 | Competitor 2 |
|--|---|-----------------------|-----------------|
| Network | | | |
| # of in-network provider access points (estimated) ¹³ | 96,700 | 61,900 | 53,800 |
| # of in-network provider locations ¹³ | 24,400 | 22,100 | 19,300 |
| # of in-network independent provider locations ¹⁴ | 18,100 | 20,900 | 12,100 |
| # of in-network retail provider locations ¹⁴ | 6,300 | 1,200 | 7,200 |
| 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 account representative or sales executive
for a proposal and complete details.**

¹²Network data is based on the EyeMed Vision Care Select network, reflects November 2018 data. ¹³All network data as of Spring 2018. Competitive network figures from Netminder, rounded to the nearest 100. ¹⁴Retail chains must have at least 20 locations. Competitive numbers calculated twice annually, reflects November 2017 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 nine consecutive years. Benchmark Portal evaluates call centers from businesses across the country in multiple industries.

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All plans are based on a 48-month contract term and 48-month rate guarantee. Premium is subject to adjustment even during a rate guarantee period in the event of any of the following events: changes in benefits, employee contributions, the number of eligible employees, or the imposition of any new taxes, fees or assessments by Federal or State regulatory agencies. Benefits may not be combined with any discount, promotional offering or other group benefit plans. Benefit allowance provides no remaining balance for future use with the same benefits year. Fees charged for a non-insured benefit must be paid in full to the Provider. Such fees or materials are not covered. This is a snapshot of your benefits.

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

Blue Cross and Blue Shield of Texas is the trade name of Dearborn Life Insurance Company, an independent Blue Cross and Blue Shield licensee. BLUE CROSS®, BLUE SHIELD® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.