## What to expect after enrolling

The following is what you can expect once you enroll in a 2016 Independence Blue Cross (Independence) Individual Adult Dental or Vision Care plan.

- 1. Once you enroll, we will send you a letter that confirms the plan you enrolled in, the policy effective date, and the total monthly premium.
- 2. After you make your first payment, you and your covered family members will receive ID cards within 7 10 business days. If you purchased both an Adult Dental and Vision Care plan at the same time, you will receive separate ID cards for each policy.
- Beginning 15 days before your coverage effective date, you can register at ibxpress.com, a secure member website. Your policies will be available online on or after your effective date. You can request a print version by calling 1-800-ASK-BLUE (1-800-275-2583) (TTY: 711).
- 4. We will send separate bills for each policy before payment is due. If you also have a medical plan with Independence, we will send a separate bill for the medical plan. Therefore, you could receive up to three bills (e.g., for the Medical, Adult Dental, and Adult Vision Care plans)
- 5. You can make ongoing payments by check, pay by phone by calling 1-888-879-4891 (TTY: 711), or by setting up monthly payments via ibxpress.com.
- 6. If you have more than one plan through Independence and pay by check be sure to:

□ Write separate checks for each plan.

- □ Make the correct payment amount for each plan.
- □ Include the corresponding payment coupons.
- □ Mail your payment to the address provided.

## Independence

Independence Blue Cross offers products through its subsidiaries Independence Hospital Indemnity Plan, Keystone Health Plan East and QCC Insurance Company, and with Highmark Blue Shield — independent licensees of the Blue Cross and Blue Shield Association.

Independence Blue Cross dental plans are administered by United Concordia, an independent company. IBC Vision Care is administered by Davis Vision, an independent company. An affiliate of Independence Blue Cross has a financial interest in Visionworks.

## DENTAL VISION

## e-Bill makes paying your bill easy for Adult Dental and Vision Care plans

You can set up monthly payments using e-Bill. You'll never miss a payment or have to worry about stamps.

- 1. Visit ibxpress.com and register.
- **2.** Click *Pay My Bill* in the center of your ibxpress.com homepage.
- **3.** Complete the fields and you're on your way to quicker, more convenient bill pay.
- **4.** Make sure that you enroll in e-Bill for each plan (medical, dental, and vision).

For more information about e-Bill visit **ibx4you.com/payment** or call **1-866-346-2081 (TTY: 711)**