

Aflac Vision Insurance

Your employees' vision is our focus

Set your company apart with standout protection

Vision insurance is valuable to employees who need vision correction, but it also helps pay for regular exams that may detect serious eye problems — including those caused by undiagnosed health conditions such as high blood pressure and diabetes.

What does that mean to you as an employer?

- By making vision insurance available to your employees, you're investing in their health.
- You're also investing in the health of your company, because when eye diseases and other health conditions are detected early, they can be treated before they lead to absenteeism and even turnover. (Consider this: About 68% of Americans with diabetes have been diagnosed with eye complications – and many of those complications could have been prevented with a comprehensive eye exam.¹)
- Even simple vision problems can reduce productivity because employees may need more time to finish certain tasks. Eye exams can diagnose and correct these issues, boosting productivity and, ultimately, your bottom line.

Help protect your employees' financial security and overall health – and set yourself apart from companies that may be competing for the same talent – by adding Aflac's vision coverage to your company's benefits options.

Aflac Vision coverage information

We make it easy to find a provider. Members can visit www.aflac.com/VisionNetwork and click "Provider Search" or call Davis Vision directly at **1.800.999.5431**. They'll have access to more than 85,000 providers throughout the United States.

We also make it easy to schedule an appointment. When making an appointment, members should have their ID numbers, names and dates of birth handy. The provider will take care of the rest.



¹Employee Benefits News, "'Eye' spy a savings opportunity for health and vision benefits." September 20, 2019. <https://jbenefits.com/2019/10/03/savings-health-vision-benefits/>. Accessed November 8, 2019.

Applies to Policy Series QNV1000.

States references refer to the state of your group.

Coverage is underwritten by Aflac | WWHQ | 1932 Wynnton Road | Columbus, GA 31999. Vision Network: Davis Vision | Capital Region Health Park, Suite 301 | 711 Troy-Schenectady Road | Latham, NY 12110 | 800.999.5431 | www.davisvision.com

In-network benefits			
	Plan 1	Plan 2	Plan 3
FREQUENCY			
Eye examinations inclusive of dilation (when professionally indicated)	Once every 12 months	Once every 12 months	Once every 12 months
Prescription lenses	Once every 12 months	Once every 12 months	Once every 12 months
Frame	Once every 24 months	Once every 24 months	Once every 12 months
Contact lens evaluation, fitting and follow-up care (in lieu of eyeglasses)	Once every 12 months	Once every 12 months	Once every 12 months
COPAYMENTS			
Eye examination	\$10	\$10	\$10
Prescription lenses	\$25	\$10	\$10
Contact lens evaluation, fitting and follow-up care	\$0	\$0	\$0
EYEGLASS BENEFIT – FRAME			
Frame allowance (retail) 20% overage discount**	Up to \$100 OR Up to 150*	Up to \$130 OR Up to \$180*	Up to \$180 OR Up to \$230*
DAVIS VISION FRAME COLLECTION (IN LIEU OF ALLOWANCE)	Member copay		
Fashion level	\$0	\$0	\$0
Designer level	\$15	\$0	\$0
Premier level	\$40	\$25	\$0
MATERIALS - EYEGLASS LENSES	Lens upgrade copay		
Clear plastic single-vision, lined bifocal, trifocal or lenticular lenses (any size or Rx)	\$0	\$0	\$0
Tinting of plastic lenses	\$15	\$0	\$0
Scratch-resistant coating	\$0	\$0	\$0
Polycarbonate lenses (children/adults)	\$0/\$35	\$0/\$30	\$0/\$30
Ultraviolet coating	\$15	\$12	\$12
Antireflective (AR) coating (Standard/Premium/Ultra/Ulimate)	\$40/\$55/\$69/\$85	\$35/\$48/\$60/\$85	\$35/\$48/\$60/\$85
Progressive lenses (Standard/Premium/Ultra/Ulimate)	\$65/\$105/\$140/\$175	\$50/\$90/\$140/\$175	\$50/\$90/\$140/\$175
High-index lenses	\$60	\$55	\$55
Polarized lenses	\$75	\$75	\$75
Plastic photochromic lenses	\$70	\$65	\$65
Scratch-protection plan: single vision/multifocal lenses	\$20/\$40	\$20/\$40	\$20/\$40
CONTACT LENS BENEFIT (IN LIEU OF EYEGLASSES) – STANDARD AND SPECIALTY LENS TYPES			
Contact lens material allowance – plus 15% discount on any overage**	Up to \$100	Up to \$130	Up to \$180
Evaluation, fitting and follow-up care – standard lens types (in lieu of eyeglasses)	15% discount**	15% discount**	\$0 copay
Evaluation, fitting and follow-up care – specialty lens types (in lieu of eyeglasses)	15% discount**	15% discount**	Up to \$60 allowance, plus 15% discount on any overage**
COLLECTION CONTACT LENSES BENEFIT (IN LIEU OF CONTACT LENS MATERIAL ALLOWANCE)			
Materials disposable: up to	Not covered	4 boxes/multi-packs	8 boxes/multi-packs
Planned replacement: up to	Not covered	2 boxes/multi-packs	4 boxes/multi-packs
Evaluation, fitting and follow-up care	Not covered	\$0 copay	\$0 copay
NON-ELECTIVE (VISUALLY REQUIRED) CONTACT LENSES (WITH PRIOR APPROVAL)			
Materials, evaluation, fitting and follow-up care	\$0 copay	\$0 copay	\$0 copay
OUT-OF-NETWORK REIMBURSEMENT-ALLOWANCE SCHEDULE	Up to		
Eye examination	\$40	\$40	\$40
Frame	\$50	\$50	\$50
Single-vision lenses	\$40	\$40	\$40
Bifocal/progressive lenses	\$60	\$60	\$60
Trifocal lenses	\$80	\$80	\$80
Lenticular lenses	\$100	\$100	\$100
Elective contact lenses	\$80	\$105	\$105
Non-elective (visually required) contact lenses	\$225	\$225	\$225

*At Visionworks® retail stores.

**Discounts are not part of insured benefits.

Benefits and/or premiums may vary based on the state and benefit option selected. The plan has limitations and exclusions that may affect benefits payable. The plan may contain a waiting period. Refer to the policy and certificate for complete benefit details, definitions, limitations and exclusions. This is a brief description of coverage and is not a contract. Read the certificate carefully for exact terms and conditions as well as a complete list of the Schedule of Benefits payable under the plan.