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Channel Manager

Vision Insurance: Helping employees see clearly

8 out of 10 people say a vision plan is important to them.³

Our Vision insurance plans are designed to help keep employees' eyes healthy so they can stay productive at work. Coverage can include savings on eye exams, eyewear, and discounts on laser vision correction.

U.S. companies lose **\$8 billion** in productivity *due to vision disorders* in a year.⁴

Offering employees Vision insurance that includes a comprehensive eye exam is important because VSP doctors can detect signs for other health conditions such as diabetes and high blood pressure before symptoms arise. Evidence is continually being shown to support the belief that an eye exam can help provide early detection of major health issues.¹

90% of those who spend *three hours or more per day working at a computer* suffer from vision problems associated with eyestrain.⁵

A benefit that is easy to offer

- No ID cards or claim forms necessary
- Access to the largest network of private-practice eyecare doctors in the U.S. through VSP[®] Vision Care²
- A smart phone application to find a VSP Preferred ProviderSM
- Single billing available - go ahead add on another coverage!
- Flexible enrollment options

The issued policy provides vision insurance only. It does not provide basic hospital, accident or major medical coverage. Assurant Employee Benefits is the brand name for insurance products underwritten by Union Security Insurance Company. In New York, insurance products are underwritten and provided by Union Security Life Insurance Company of New York, which is licensed in NY and has its principal place of business in Syracuse, NY. Plans contain limitations, exclusions and restrictions. Contact us for costs and complete details. VSP is a registered trademark of Vision Service Plan.

Three different vision insurance plans are available (see below for plan details):

Plan 1 - Coverage for an eye exam and discounts for materials

Plan 2 - Employer coverage for an eye exam and an option for employees to purchase coverage for materials

Plan 3 - Coverage for an eye exam and materials

Benefit	Frequency	In-Network Member Benefit	Out-of-Network Benefit	Plan Availability
Eye Exam - focuses on your eye health and overall wellness	Every 12 months	\$10 or \$25 copay	Up to \$52	1,2 and 3
Laser Vision Correction*	Once per eye per lifetime	Average 15% off the regular price or 5% off the promotional price. Discounts only available from contracted facilities.	N/A	1,2 and 3
Lenses Single Lined Bifocal Lined Trifocal Lenticular	Every 12 months	\$10 or \$25 copay (lenses and frame)	Up to \$55 Up to \$75 Up to \$95 Up to \$125	1 - discounts available 2 - buy-up option available 3 - included
Frames*	Every 12 or 24 months	\$10 or \$25 copay (lenses and frame) \$130 allowance for the frame of your choice and 20% off the amount over your allowance	\$57	1 - discounts available 2 - buy-up option available 3 - included
Elective Contact Lenses <i>Contact lenses are in place of lenses and frame.</i>	Every 12 months	\$130 allowance for contacts and contact lens exam (fitting and evaluation). If you choose contact lenses you will be eligible for frames 12 months from the date the contact lenses were obtained.	Up to \$105	2 and 3 Discounts available with plan 1 for contact lens services (fitting/evaluation)
Additional Glasses and Sunglasses Discount*	30% off additional glasses and sunglasses, including lens options, from the same VSP doctor on the same day as your exam. Or, 20% off from any VSP doctor within 12 months following the eye exam.		N/A	2 and 3 1 - offers 20% off from any VSP doctor within 12 months of your last exam

*Vision insurance benefits and discounts may not be available in all states. Please contact us for complete details.

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¹Human Capital Management Services, Inc. May, 2005 – June, 2009

²Netminder as of March 29, 2010

³2008 Consumer Perceptions of Managed Vision Care, Jobson Research

⁴Rein, David, et al. The Economic Burden of Major Adult Visual Disorders in the United States. Arch Ophthalmol. 2006; 124:1754-1760.

⁵American Optometric Association. Computer Vision Syndrome. Available at: [HTTP://www.aoa.org/x5374.xml](http://www.aoa.org/x5374.xml). Accessed March 31, 2009