



Voluntary Vision Insurance

- *Maintain Good Vision Care*
- *Reduce the Incidence of Vision and Eye Health Problems*
- *Reduce the Risk of Diabetic Retinopathy, Glaucoma, Hypertension, Cataracts and Other Systemic Diseases Detected by Comprehensive Eye Exams*
- *Save on Regular Eye Check-ups and Preventive Vision Care*

Amalgamated Life is committed to the well-being of working men and women. Did you know...?

- Many serious diseases and medical conditions can be detected through regular vision examinations;
- Vision and eye health problems are the second most prevalent, chronic health care problem in the U.S. affecting over 120 million people;
- People with certain conditions such as diabetes, high blood pressure or other medical problems who receive regular vision care, can improve their health *and* reduce their medical costs;
- Eye care provided through a high-quality vision insurance plan can help alleviate common vision-related problems such as eyestrain, headaches, blurred vision and irritated eyes which 75% of all employees using a computer experience.

The Voluntary Vision Insurance policy is insured through National Guardian Life (NGL), a national vision company.

The vision plan utilizes the Avesis vision care network comprised of over 25,000 independent practitioners and commercial retail chain locations across all 50 states. You can choose to receive your vision care through independent optometrists and ophthalmologists, national and regional retail vision centers, as well as out-of-network providers of your choice. Here is why this Voluntary Vision Insurance Plan is so important for you and your family. The plan provides:

- Comprehensive eye examinations and early detection of diseases and medical conditions (e.g., diabetic retinopathy, glaucoma, hypertension, cataracts and other systemic diseases) to dramatically improve patient health while significantly reducing health care costs;
- Members receive a complete vision exam, a pair of spectacle lenses and a frame. Or, if they prefer contact lenses, the insurance provides allowance towards the purchase of contact lenses and professional fitting fees;
- Members with an option for LASIK surgery to correct certain vision problems can select from a directory of specialized surgeons offering a discount of up to 25% off the cost of the procedure;
- Savings of up to 20% off retail pricing from participating providers on other add-ons (e.g., additional eyewear), even if you exhaust your covered benefits for a given plan period.

Vision Plan Advantages

When asked what else employees wanted from their employers, vision care was the second highest cited request behind additional vacation days. While many employers can't afford to absorb the total costs of an employee's vision plan, they can provide a cost-effective option for vision care which is a voluntary vision insurance plan.

Through the plan, you can be confident in knowing that:

- 100% of all claims received will be processed within three business days.
- 85% of all claims will be adjudicated on the first pass.
- Checks for claims are issued within 15 business days.
- Customer Service is available from 7 am to 8 pm, EST with an average wait time of less than 30 seconds and provided by experienced and courteous representatives.

About Amalgamated Life

Amalgamated Life Insurance Company is a leading provider of life and health insurance serving working men and women since 1943. Amalgamated Life has consistently earned the "A" (Excellent) rating from A.M. Best Company since 1975, attesting to our proven policies and procedures, adherence to the industry's highest standards, strong fiscal condition and excellent claims-paying ability.

- ▶ The information in this product sheet is in an abbreviated form only. The actual coverage and amounts are subject to all the terms, limitations and exclusions in the individual policy. If the information in this product sheet differs from the individual policy, the terms of your policy will govern.
- ▶ For specific information regarding features and benefits of Amalgamated Life's Worksite Vision policy, call 866-975-4089. Consider attending the next Open Enrollment Session in your organization.

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