

**VISION** 

Pacific Life & Annuity Company



## Your Added Well-Being and Savings Start Here

Welcome to Pacific Life Workforce Benefits! Your employer has chosen us to provide you with added security for your health and well-being. With nearly 160 years in business, we help ensure peace of mind. By enrolling, you become part of a community of employees and their families who trust us for exceptional coverage and compassionate support.

# Vision Insurance

Pacific Life Vision powered by EyeMed offers comprehensive vision benefits that prioritize your eye health and well-being with added savings. Here is how it protects you, your eyesight, and your overall health:



Click or scan to view videos, interactive tools, and more

- O **Helps preserve vision:** Routine eye care can help keep vision optimal to reduce risks of vision loss and other eye-related complications.
- O **Detects early eye conditions:** With regular eye care, potential eye conditions, such as glaucoma or cataracts, may be found earlier.
- Gives insights into overall health: Eye exams go beyond obtaining new glasses or contacts; they play a crucial role in overall wellness by detecting various health problems such as high blood pressure, heart disease, diabetes, cancer, and thyroid disease.<sup>1</sup>

Did you know that almost three out of four employees rank vision insurance as very valuable or extremely valuable?<sup>2</sup>

Provider Search available at: www.pacificlife.com/vision

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<sup>&</sup>lt;sup>1</sup> American Academy of Ophthalmology, 20 Surprising Health Problems an Eye Exame Can Catch, April 2022.

<sup>&</sup>lt;sup>2</sup> LIMRA 2023 BEAT Study, Benefits and Employee Attitude Tracker.

#### **Know Your Benefits**

Your Pacific Life Vision group plan offers a yearly vision exam, low copays for eyeglass lenses including progressive lenses, and allowances for frames and contact lenses. On your **Benefit Highlight Sheet**, you'll find more plan details such as additional benefits, out-of-network reimbursements, discounts on non-covered services, and more.

### **Gain Access to a Large National Network**

Enjoy the freedom to choose any provider in the **EyeMed Insight® Network** that offers a mix of independent providers and retailers with a broad selection of locations and flexible hours, including these recognized brands and many more:

LensCrafters®	Pearle Vision®	Target Optical®
O MyEyeDr.®	O America's Best®	O Shopko Optical

Vision benefits apply online, too. LensCrafters.com, Targetoptical.com, Glasses.com, Ray-ban.com, Contactsdirect.com, and Oakley.com accept benefits for prescription eyewear and some offer home try-on services, making it convenient to purchase online.

## Typical Savings with Pacific Life Vision\*

Features	Retail	With In-Network Providers
Eye Exam	\$120	\$10 copay
Single-Vision Lenses	\$80	\$25 copay
Frame	\$160	\$24**
Member Cost	\$360	\$59

<sup>\*</sup>Example for illustrative purposes only. Actual savings may vary depending on plan design and selection of services and materials.

Vision insurance plans are underwritten by Pacific Life & Annuity Company (Pacific Life).

Vision Policy Form Series: PLAVIPOL22 and PLAVICERT22. Form numbers, provisions, and availability may vary by state. The state-approved form is the governing document. Vision policy forms issued in Idaho include PLAVIPOL22-ID and PLAVICERT22-ID.

Pacific Life refers to Pacific Life Insurance Company and its subsidiary Pacific Life & Annuity Company. Insurance products can be issued in all states, except New York, by Pacific Life Insurance Company and in all states by Pacific Life & Annuity Company. Product/material availability and features may vary by state. Each insurance company is solely responsible for the financial obligations accruing under the products it issues.

The home office for Pacific Life & Annuity Company is located in Phoenix, Arizona. The home office for Pacific Life Insurance Company is located in Omaha, Nebraska.

LensCrafters®, Pearle Vision®, Target Optical®, MyEyeDr.®, America's Best®, Shopko Optical® Glasses.com, Ray-ban.com, and Contactsdirect.com are not affiliated companies of Pacific Life.

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<sup>\*\*\$130</sup> frame allowance and 20% discount off remaining balance.