

*Pacific Life is revolutionizing employee benefits with a premier, comprehensive, friction-free, digitally native experience.*

## Why offer vision?

**73% - Employees rank vision insurance as very valuable or extremely valuable<sup>1</sup>**

Pacific Life Vision powered by EyeMed offers comprehensive vision benefits that prioritize eye health and well-being, along with added savings and the freedom to choose any provider in the large EyeMed Insight<sup>®</sup> Network.

Eye exams are about more than a new pair of glasses or contacts. Exams play an important role in overall health and can help detect health problems including<sup>2</sup>:

- High blood pressure
- Heart disease
- Diabetes
- Cancer
- Thyroid disease

### Employers Benefit too:

- Often little or no cost to the employer
- Can assist with recruiting and retaining employees
- Helps maintain a happy, healthy workforce

<sup>1</sup> LIMRA 2023 BEAT Study, Benefits and Employee Attitude Tracker

<sup>2</sup> American Academy of Ophthalmology, 20 Surprising Health Problems an Eye Exam Can Catch, April 2022.



# Large Vision Network

Pacific Life utilizes the EyeMed Insight Vision Network to ensure that members have choices - lots of them. Be it an independent eye doctor, popular retailer, or online option, with the Insight network employees get the latest in advanced vision technology. And with one of the largest provider networks in the nation, employees have the freedom to find one who fits their unique needs.

- Employees can see any provider but will save more when they go to an in-network provider<sup>3</sup>.

## Independent Providers

The Insight network makes it easy to find a trusted neighborhood eye doctor.

## Retail Providers<sup>4</sup>

With options including LensCrafters®, Pearle Vision®, Target Optical® and many other favorite regional retailers, employees can pick the location and hours that work for them.

## Shop Online

Staying in-network can also mean using their vision benefits online at:

- Lenscrafters.com
- Targetoptical.com
- Ray-ban.com
- Glasses.com
- Contactsdirect.com
- Oakley.com



LENSCRAFTERS®

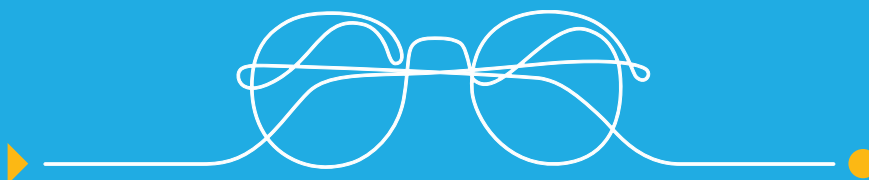


more options available

<sup>3</sup>Employees may nominate their vision provider to join the network by visiting [www.pacificlife.com/vision](http://www.pacificlife.com/vision)

<sup>4</sup>Retail chains must have at least 20 locations. Eligibility is limited by benefit period. Limitations and exclusions may apply.

Provider Search available at: [www.pacificlife.com/vision](http://www.pacificlife.com/vision)



# 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*
<b>Member Cost</b>	<b>\$360</b>	<b>\$59</b>

\* \$130 frame allowance and 20% discount off remaining balance.

Example for illustrative purposes only. Actual savings may vary depending on plan design and selection of services and materials.

## Vision Plans

Features	Options
<b>Plan Sizes</b>	Small and Large groups; from as few as 2 enrolled
<b>Standard Rate Guarantee</b>	4 years
<b>Contribution</b>	Employer-paid, Contributory, or Voluntary
<b>Participation</b>	Minimum 20% of eligible employees
<b>Benefit Frequencies</b>	
Eye Exam	Every calendar year
Eyeglass Lenses or Contacts	Every calendar year
Frames	Every calendar year or every other year
<b>Eye Exam Copay</b>	\$0 or \$10
<b>Frame Allowance</b>	\$120, \$130, \$150, or \$180
<b>Eyeglass Lenses Copay</b>	\$10, \$15, \$20, or \$25
<b>Elective Contact Allowance</b>	\$120, \$130, \$150, or \$180
<b>Non-Elective Contacts</b>	Covered in full in-network
<b>Progressive Lenses</b>	Fixed copays in-network
<b>Lens Options</b>	
Scratch-Resistant Coating	Standard
Polycarbonate Lenses for Children Under 19	Standard
Polycarbonate Lenses for Adults	Optional
Anti-Reflective Lenses	Optional
UV Lenses	Optional
<b>Eye360 Plans (optional)</b>	<b>When Seeing a PLUS Provider (4,000+ Nationwide)</b>
<b>Eye Exam Copay</b>	\$0
<b>Frame Allowance</b>	Extra \$50 above standard allowance

### All plans include the Diabetic Exam Benefit for members with type 1 or 2 diabetes:

- Office visit and diagnostic testing every 6 months
- Diagnostic tests such as gonioscopy, extended ophthalmology, fundus photography, and scanning laser (offered at the provider's discretion)

# Employees receive additional discounts beyond their benefits

- 40% off additional complete pair of prescription eyeglasses
- 15% off additional conventional contact lenses after benefit has been used
- 20% off non-covered items including non-prescription sunglasses
- 15% off retail or 5% off promotional price for LASIK or PRK from U.S. Laser Network<sup>5</sup>
- Additional savings of 20-40% on non-covered lens options at in-network providers including fixed costs such as:
  - UV Treatment - \$15
  - Tint (solid and gradient) - \$15
  - Adult polycarbonate lenses - \$40
- Anti-reflective coating
  - Standard - \$45
  - Tier 1 - \$57
  - Tier 2 - \$68
- Photochromic/transition plastic lenses - \$75

## Discounts on hearing care through Amplifon® Hearing Health Care<sup>6</sup>:

- 64% off hearing aids at thousands of locations nationwide
- 60 day hearing aid trial period with no restocking fees
- free batteries for 2 years with initial purchase

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## Online tools available for employees:

- View benefit details
- Check claims status
- Access ID cards
- Provider search and schedule an appointment online
- Know before you go – Members can estimate their cost ahead of time so there are fewer surprises
- Access exclusive member-only special offers on vision-related products and services that may be used above and beyond their vision benefit

<sup>5</sup>Lasik special pricing is not an insured benefit and may not be combined with any other discounts. Laser vision correction is an elective procedure performed by specially trained providers. Discounts may not be available at all locations.

<sup>6</sup>Hearing discounts are not an insured benefit and are subject to change.

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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.

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

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.

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