PACIFIC LIFE

Pacific Life & Annuity Company

VISION

POWERED BY eyeMed

Welcome to Pacific Life! 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

- **Helps preserve vision:** Routine eye care can help keep vision optimal to reduce risks of vision loss and other eye-related complications.
- **Helps protect your long-term eye health:** Regular eye care can identify eye conditions that may threaten your vision, giving you an opportunity to address concerns earlier.

More than 104 million working-age Americans spend over seven hours a day in front of screens.[1]

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[3], 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®**
- **MyEyeDr.®**
- **America's Best®**
- **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**

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

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

[1] American Optometric Association and Deloitte Economics Institute, The Impact of Unmanaged Excessive Screen Time in the United States, 2024.

[2] Centers for Disease Control and Prevention (CDC), Fast Facts: Vision Loss, May 15, 2024.

[3] Discounts for non-covered services not available in Louisiana.

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.

This policy has exclusions, limitations, reduction of benefits, terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or the company, whichever is applicable.

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