PACIFIC LIFE

VISION

POWERED BY eyeMed

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

WHY OFFER VISION?

Eye health can impact workforce productivity.

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® Network.

Eye exams are about more than a new pair of glasses or contacts. Regular eye care can identify eye conditions that may threaten your vision, giving you an opportunity to address concerns earlier, including:

- 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

Nearly 70% of office workers are exposed to excessive screen time.[1] Vision benefits can help support eye health in today's screen-focused workplace.



LARGE VISION NETWORK

Pacific Life utilizes the EyeMed Insight Vision Network to ensure that members have plenty of choices. 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.[2]

Independent Providers

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

Retail Providers[3]

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

INDEPENDENT PROVIDER NETWORK · LENSCRAFTERS · PEARLE VISION · OPTICAL · more options available

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**

* $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
Plan Sizes	Small and Large groups; 10+ eligible lives
Standard Rate Guarantee	4 years
Contribution	Employer-paid, Contributory, or Voluntary
Participation	Minimum 20% of eligible employees

VISION PLANS (CONTINUED)

Features	Options
Benefit Frequencies	
Eye Exam	Every calendar year
Eyeglass Lenses or Contacts	Every calendar year
Frames	Every calendar year or every other year
Eye Exam Copay	$0 or $10
Frame Allowance	$120, $130, $150, $180 or $200
Eyeglass Lenses Copay	$0, $10, $15, $20, or $25
Elective Contact Allowance	$120, $130, $150, $180 or $200
Non-Elective Contacts	Covered in full in-network
Progressive Lenses	Fixed copays in-network
Lens Options	
Scratch-Resistant Coating	Standard
Polycarbonate Lenses for Children Under 19	Standard
Polycarbonate Lenses for Adults	Optional
Anti-Reflective Lenses	Optional
UV Lenses	Optional

Eye360 Plans (optional)	**When Seeing a PLUS Provider** (4,000+ Nationwide)
Eye Exam Copay	$0
Frame Allowance	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)

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

FIXED IN-NETWORK COSTS WHEN EMPLOYEES VISIT AN IN-NETWORK PROVIDER

- 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

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[4]
- Additional savings of 20-40% on non-covered lens options

DISCOUNTS ON HEARING CARE THROUGH AMPLIFON® HEARING HEALTH CARE:[5]

- 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

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

[2] Employees may nominate their vision provider to join the network by visiting www.pacificlife.com/vision

[3] Retail chains must have at least 20 locations. Eligibility is limited by benefit period. Limitations and exclusions may apply.

[4] 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.

[5] Hearing discounts are not an insured benefit and are subject to change.

* Discounts not available in Louisiana.



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.

EyeMed®, LensCrafters®, Pearle Vision®, Target Optical®, and Amplifon® 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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