



VISION

Helping employees see clearly

Our Vision insurance plans are designed to help keep employees' eyes healthy so they can stay productive at work. Coverage can include savings on eye exams, eyewear, and discounts on laser vision correction.

Offering employees Vision insurance that includes a comprehensive eye exam is important because VSP doctors can detect signs for other health conditions such as diabetes and high blood pressure before symptoms arise. Evidence is continually being shown to support the belief that an eye exam can help provide early detection of major health issues.¹

30 million

Americans wear contacts³



People with diabetes are at increased risk of developing serious eye diseases, yet most do not have sight-saving annual eye exams.⁴



More than 90 percent of adults report using digital devices more than two hours a day, putting them at risk for digital eye strain⁵



A benefit that is easy to offer

- No ID cards or claim forms necessary
- Access to the largest network of private-practice eyecare doctors in the U.S. through VSP® Vision Care² Signature Network
- A smart phone application to find a VSP Preferred ProviderSM
- Flexible enrollment options

Three different vision insurance plans are available (see next page for plan details):

Plan 1: Coverage for an eye exam and discounts for materials

Plan 2: Employer coverage for an eye exam and an option for employees to purchase coverage for materials

Plan 3: Coverage for an eye exam and materials

Benefit	Frequency	In-Network Member Benefit	Out-of-Network Benefit	Plan Availability
Eye Exam: focuses on your eye health and overall wellness Specialist services	Every 12 months	\$10 or \$25 copay	Up to \$52	1, 2 and 3
Laser Vision Correction*	Once per eye per lifetime	Average 15% off the regular price or 5% off the promotional price. Discounts only available from contracted facilities.	N/A	1, 2 and 3
Lenses: Single Lined Bifocal Lined Trifocal Lenticular	Every 12 months	\$10 or \$25 copay (lenses and frame)	Up to \$55 Up to \$75 Up to \$95 Up to \$125	1: discounts available 2: buy-up option available 3: included
Frames*	Every 12 or 24 months	\$10 or \$25 copay (lenses and frame) \$130 allowance for the frame of your choice and 20% off the amount over your allowance	\$57	1: discounts available 2: buy-up option available 3: included
Elective Contact Lenses: Contact lenses are in place of lenses and frame.	Every 12 months	\$130 allowance for contacts and contact lens exam (fitting and evaluation). If you choose contact lenses you will be eligible for frames 12 months from the date the contact lenses were obtained.	Up to \$105	2 and 3 Discounts available with plan 1 for contact lens services (fitting/evaluation)
Contact Lenses: Visually necessary*	Visually necessary contact lenses are covered in full when specific benefit criteria are satisfied and when prescribed by a network provider (includes professional fees and materials). \$25 copay.		Up to \$210	2 and 3
Additional Glasses and Sunglasses Discount*	30% off additional glasses and sunglasses, including lens options, from the same VSP doctor on the same day as your exam. Or, 20% off from any VSP doctor within 12 months following the eye exam.		N/A	2 and 3 1: offers 20% off from any VSP doctor within 12 months of your last exam

*Vision insurance benefits and discounts may not be available in all states. Please contact us for complete details.

To learn more, call your local Sun Life Employee Benefits Representative or our Employee Benefits Internal Sales Desk at 877-736-4739



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VSP is a registered trademark of Vision Service Plan.

- <https://vsp.com/eye-symptoms.html> accessed 03/15/17
- Netminder as of December, 2016.
- <https://vsp.com/contact-lens-fitting.html> accessed 03/15/17
- Nonadherence to Eye Care in People with Diabetes 2016 Report. American Academy of Ophthalmology.
- Vision Council, 2017 Blue Light/Digital Eye Strain Report.

The issued policy provides vision insurance only. It does not provide basic hospital, accident or major medical coverage.

Insurance products are underwritten by Union Security Insurance Company (Kansas City, MO) under Policy Form Series GP-10 and administered by Sun Life Assurance Company of Canada (Wellesley Hills, MA). In New York, insurance products are underwritten by Union Security Life Insurance Company of New York (Fayetteville, NY) under Policy Form Series GP-10 Vis PFP NY and administered by Sun Life and Health Insurance Company (U.S.) (Lansing, MI).

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