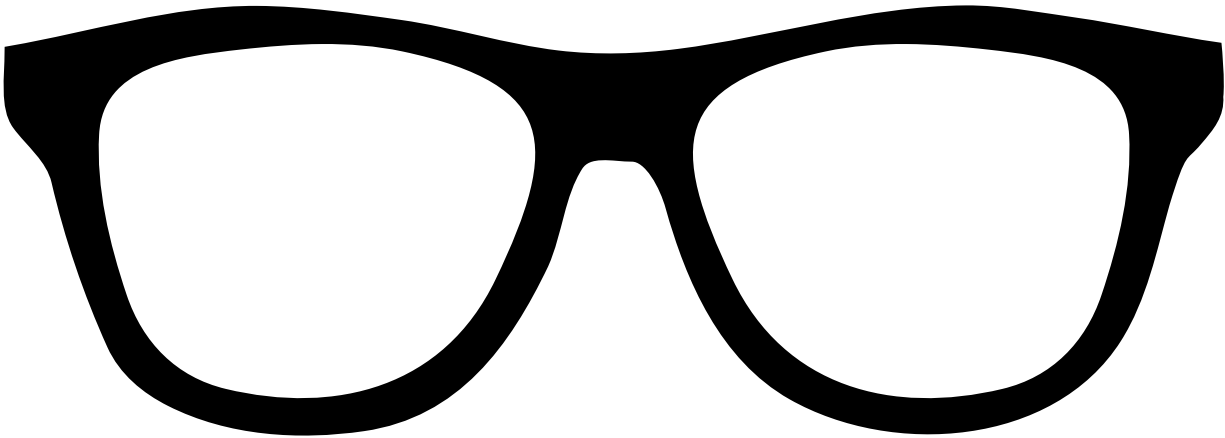


Vision Insurance
from Nippon Life Insurance Company of America®

SEEING
IS BELIEVING



 **Nippon Life Benefits**®
UNIQUE
SOLUTIONS

NLB 30287 (7/17)



COME TAKE A CLOSER **LOOK.**

Customizable Vision
Solutions: Another
great reason to choose
Nippon Life Benefits

Nippon Life Benefits offers a variety of flexible vision solutions that are sure to meet all of your needs.

Why offer Vision?

When Employees Benefit, so do Employers

With early diagnosis, conditions can be treated more quickly – and more cost effectively – leading to happier, healthier employees and lower healthcare expenses. In fact, employers can save \$8 billion annually in lost productivity resulting from the need to treat chronic illnesses. That breaks down into a \$7 gain for every \$1 invested in vision coverage.¹

Bottom line? When you take care of your employees' overall health with vision benefits, everyone wins.

UNIQUE

FEATURES

- **Flexibility:** Mix and match plan designs that work for you
- **Affordability:** Easily find a plan that fits your budget
- **Employer choice:** Contributory or voluntary plans
- **EyeMed network:** Broad, national network with independent and retail providers

VISION (POWERED BY)

Vision Plan Options - Copay Type

Plan Design Feature	In-Network	Out-of-Network Reimbursement*
Exam with Dilation as Necessary	Copay • \$0, \$10	• \$30
Lenses <ul style="list-style-type: none"> • Single Vision • Bifocal • Trifocal • Lenticular • Standard Progressive Lenses <p><i>Copays for Premium Progressive Lenses included and vary based on tier.</i></p>	Copay • \$0, \$10, \$25 • \$0, \$10, \$25 • \$0, \$10, \$25 • \$0, \$10, \$25 • \$0, \$10, \$25 • \$65, \$75, \$90	<ul style="list-style-type: none"> • \$5 - \$18 • \$15 - \$28 • \$33 - \$45 • \$33 - \$45 • \$15 - \$28
Contact Lenses <ul style="list-style-type: none"> • Conventional • Disposable • Medically Necessary 	<ul style="list-style-type: none"> • \$100, \$130, \$150 allowance; 15% off balance over allowance • \$100, \$130, \$150 allowance; balance over allowance • No Cost 	<ul style="list-style-type: none"> • \$80 - \$120 • \$80 - \$120 • \$210
Frames	• \$100, \$130, \$150 allowance; 20% off balance over allowance	• \$50 - \$75
Contact Lenses fittings and follow-up** <ul style="list-style-type: none"> • Standard • Premium 	<ul style="list-style-type: none"> • No Cost, Up to \$40 • Up to \$40, 10% off retail price 	<ul style="list-style-type: none"> • Not Covered or \$40 • Not Covered or \$40
Retinal Imaging Benefit	• Up to \$39	• Not Covered
Laser Vision Correction Discount Program (Lasik or PRK from U.S. Laser Network)	<ul style="list-style-type: none"> • 15% off Retail Price • 5% off promotional price 	• No Discount
Frequency <ul style="list-style-type: none"> • Examination • Lenses or Contact Lenses • Frame 	<ul style="list-style-type: none"> • Once every 12 months • Once every 12 or 24 months • Once every 12 or 24 months 	<ul style="list-style-type: none"> • Once every 12 months • Once every 12 or 24 months • Once every 12 or 24 months
Included Options for Lenses Available to Members at a Discounted Fee: <ul style="list-style-type: none"> • UV Treatment • Tint (Solid and Gradient) • Standard Plastic Scratch Coating • Standard Polycarbonate - Adults • Standard Polycarbonate - Children under 19 • Standard Anti-Reflective Coating • Polarized • Photocromatic/Transitions Plastic • Premium Anti-Reflective 		

Voluntary plan options are available

Vision Plan Options – Allowance Type

Plan Design Feature	In-Network	Out-of-Network Reimbursement*
Exam with Dilation as Necessary	<ul style="list-style-type: none"> • \$10 	<ul style="list-style-type: none"> • \$30
Frames, Lenses	<ul style="list-style-type: none"> • \$200, \$300 allowance; 20% off balance over allowance 	<ul style="list-style-type: none"> • \$100 - \$150
Contact Lenses <ul style="list-style-type: none"> • Conventional • Disposable • Medically Necessary 	<ul style="list-style-type: none"> • \$200, \$300 allowance; 15% off balance over allowance • \$200, \$300 allowance; balance over allowance • No Cost 	<ul style="list-style-type: none"> • \$160 - \$240 • \$160 - \$240 • \$210
Laser Vision Correction Discount Program (Lasik or PRK from U.S. Laser Network)	<ul style="list-style-type: none"> • 15% off Retail Price • 5% off promotional price 	<ul style="list-style-type: none"> • No Discount
Frequency <ul style="list-style-type: none"> • Examination • Frame & Lenses, Contact Lenses 	<ul style="list-style-type: none"> • Once every 12 months • Once every 12 months 	<ul style="list-style-type: none"> • Once every 12 months • Once every 12 months

Discounts on Additional Pairs are also available for both Copay Type Plan and Allowance Type Plan.

* Member Reimbursement Out-of-Network will be the lesser of the listed amount or the member's actual cost from the out-of-network provider. In certain states members may be required to pay the full retail rate and not the negotiated discount rate with certain participating providers. Please see EyeMed's online provider locator to determine which participating providers have agreed to the discounted rate.

** Contact lens fit and two follow-up visits are available once a comprehensive eye exam has been completed.

EyeMed Insight Vision Network:

87,000+ total providers

See who you want to see, when and where you want to see them, with evening and weekend hours available.

51,000+ independent providers

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

35,000+ retail providers²

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

Online options

Staying in-network can also mean using your benefits online at ContactsDirect, lenscrafterscontacts.com or Glasses.com.

² Retail chains must have at least 20 locations. Eligibility is limited by plan period. Limitations and exclusions may apply.

ONE SIZE DOES NOT FIT ALL

Nippon Life Benefits Vision allows unique plan building options for your unique business!

Our commitment to you isn't just a motto; it's our tradition. We hold ourselves to the highest level of service and incorporate our core values - Harmony, Honor, and Humanity - into all that we do.

Nippon Life Benefits also offers:

- A Comprehensive and Flexible portfolio of employee benefits, including Medical, Dental, Life, Disability and Vision. All priced and designed with your unique needs in mind.
- Financial Strength and Stability. Nippon Life Insurance Company of America received an "A-" (Excellent) rating from AM Best. We are the U.S. subsidiary of Japanese-based Nippon Life Insurance Company, one of the world's largest mutual insurance companies with more than \$520 billion in assets (2017).
- We deliver exceptional service. We've earned a national reputation for service excellence and demonstrate our emphasis on respect and honor. In addition to English, Nippon Life Benefits offers multi-lingual customer support in Japanese, Korean, and Spanish.

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This Nippon Life Benefits Vision Insurance plan brochure is an overview only. Benefit combinations and/or buy-up options shown may not be available in every state and are subject to exceptions, limitations, deductibles and waiting periods. This Vision Plan is not an Affordable Care Act (ACA) certified vision plan, and does not include coverage for Pediatric Vision Essential Health Benefits as defined by the ACA. See your certificate booklet for details.



A Tradition of Value, Humanity and Service
Nippon Life Insurance Company of America®
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