

AIG Group Vision Insurance



By supplementing their benefits plans with *AIG Group Vision* insurance, employers can gain a powerful advantage in the competition to attract talented employees.

AIG Group Vision insurance offers real choice in providers through the EyeMed Vision Care network, which includes more than 30,000 independent and retail providers nationwide, including LensCrafters®, Target Optical® and most Sears Optical and Pearle Vision® locations. Flexible plan options let employers choose between employer-funded and employee-paid plans, both at affordable premiums.

AIG Group Vision benefits apply to all available frames or contact lenses at the provider location, designer models included. Additionally, employees receive extra discounts on all subsequent purchases of glasses and contacts after the initial funded benefit.

Best of all, *AIG Group Vision* insurance is brought to you by your single source for exceptional products designed specifically for today's workforce: *AIG Employee Benefit Solutions*™.

Plan Highlights

- Employers can choose between employer-funded and employee-paid plan options
- Thousands of choices of provider, including independent and retail outlets
- Benefits apply to all glasses and lenses at provider location — no restrictions
- Live customer service representatives from EyeMed's Customer Care Center by phone seven days a week, including evenings
- Ongoing discounts on subsequent purchases — up to 40 percent off a complete pair of eyeglasses and 15 percent off conventional contact lenses¹ after the initial funded benefit has been used
- Eligible employees must be actively at work at least 20 to 30 hours per week as defined by the employer
- Eligible dependents include spouse, children age 3 to 19, and dependent and full-time students to age 23

For more information on *AIG Group Vision* insurance, contact your Agent, Broker or AIG Employee Benefit Solutions Representative, or visit www.aigeb.com.

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Employer-Funded or Employee-Paid Plans

AIG Group Vision Plan Provisions²

	In-Network	Out-of-Network
Exam (dilation as necessary)	\$10 copay	\$40 reimbursement
Exam Frequency	Annual	Same as in-network
Frames	\$0 copay, \$130 allowance; 20% off balance over \$130	\$45 reimbursement
Frame Frequency	<ul style="list-style-type: none"> • Annual • Every 2 years (option) 	Same as in-network
Standard Plastic Lenses (in lieu of contacts)	Single vision, bifocal and trifocal: \$20 copay	<ul style="list-style-type: none"> • Single vision: \$40 reimbursement • Bifocal: \$60 reimbursement • Trifocal: \$80 reimbursement
Lens Frequency	Annual	Same as in-network
Other Lens Options Network Discounts	Employees pay <ul style="list-style-type: none"> • Tint (solid and gradient): \$15 • Progressive (add-on to bifocal): \$65 • Premium progressive (add-on to bifocal): \$65 plus 80% of charge, less \$120 allowance • Polycarbonate: \$40 • Scratch resistance: \$15 • Anti-reflective: \$45 • UV coating: \$15 	N/A
Contact Lenses (in lieu of lenses, includes fit, follow-up and materials)	<ul style="list-style-type: none"> • Conventional¹: \$0 copay, \$105 allowance; 15% off balance over \$105 • Disposable: \$0 copay, \$105 allowance; insured covers balance over \$105 • Medically necessary: \$0 copay, paid in full 	<ul style="list-style-type: none"> • Elective: \$80 reimbursement • Medically necessary: Paid in full
Laser Vision Correction	15% off retail or 5% off promotional price from U.S. Laser Network	N/A
Other Services, Materials or Add-on Features	20% off additional services and materials such as cleaning solutions, cloths, glass lenses and sunglasses (excluding contact lenses and doctor's professional services)	N/A
Secondary Discounts	Additional discounts up to 40% off a complete pair of eyeglasses and 15% off off conventional contact lenses once the funded benefits have been used	N/A

Exclusions and Limitations

- Orthoptic or vision training, subnormal vision aids and any associated supplemental testing
- Aniseikonic lenses
- Medical and/or surgical treatment of the eye, eyes or supporting structures
- Corrective eyewear required by an employer as a condition of employment and safety eyewear unless specifically covered under plan
- Services provided as a result of any workers compensation law
- Plano nonprescription lenses and nonprescription sunglasses (except for 20 percent discount)
- Two pair of glasses in lieu of bifocals
- Discounts on frames where the manufacturer prohibits discount

¹ Non-disposable (non-planned replacement) contact lenses.

² Plan provisions may vary by group size and are subject to state insurance law, and may vary due to such law. Employer-funded plans, 2-plus employees; employee-paid, 10-plus employees, minimum of 5 enrolled.



AIG Employee Benefit Solutions insurance products underwritten by:

AIG Life Insurance Company Wilmington, Delaware

American International Life Assurance Company of New York New York, New York

Member companies of American International Group, Inc.

www.aigebbs.com

This is a summary only of products and services offered. Actual offerings may vary by group size and are subject to state insurance law, and the benefits/provisions as described may vary due to such law. All products are subject to the terms, conditions, limitations and exclusions of the policy. Please see certificate for details.

Policy form series numbers: C22438 and C22553NY.

The underwriting risks, financial obligations and support functions associated with the products issued by the listed companies are the responsibility of each individual issuing company. Each of the listed companies is responsible for its own financial condition and contractual obligations. Policies and riders not available in all states.

AIG Life Insurance Company does not solicit business in the state of New York.

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