

Voluntary Vision Insurance

- *Provides a High Quality, Easy-to-Use Vision Benefit*
- *Helps Organizations Help Their Members Maintain Good Vision Care*
- *Helps Reduce the Incidence of Vision and Eye Health Problems*

You know Amalgamated Life to be a valuable resource for diverse insurance solutions. Our consecutive A.M. Best "A" (Excellent) ratings since 1975 attest to our strong fiscal condition and excellent claims-paying ability.

The Vision Insurance policy is underwritten by National Guardian Life (NGL), a national vision company. The vision plan utilizes the Avesis vision care network comprised of over 25,000 provider/locations. Members can choose to receive their vision care through independent optometrists and ophthalmologists, national and regional retail vision centers, as well as out-of-network providers of their choice. Here is why this Voluntary Vision Insurance Plan is so valuable:

- According to a Hewlett Associates' survey, 43% of all U.S. employers offer a vision plan.
- Vision and eye health problems represent the second most prevalent, chronic health care problem in the U.S., affecting over 120 million people.
- 75% of employees who use a computer will suffer eye or vision-related problems such as eyestrain, headaches, blurred vision and irritated eyes.
- The Avesis plan provides for comprehensive eye examinations and early detection of diseases and medical conditions (e.g., diabetic retinopathy, glaucoma, hypertension, cataracts and other systemic diseases) to dramatically improve patient health while significantly reducing health care costs.
- The plan provides members with a complete vision exam, a pair of spectacle lenses and a frame. Or, if they prefer contact lenses, the insurance provides an allowance towards contact lenses and professional fitting fees.
- The plan provides members with an option for LASIK surgery to correct certain vision problems. Members can select from a directory of specialized surgeons offering a discount of up to 25% off the cost of the procedure.

Vision Plan Advantages

When asked what else employees wanted from their employers, vision care was the second highest cited request behind additional vacation days. While many employers can't afford to absorb the total costs of an employee's vision plan, they can provide a cost-effective option for vision care which is a voluntary vision insurance plan.

Through the Avesis plan, you and your clients can be confident in knowing that:

- 100% of all claims received will be processed within three business days.
- 85% of all claims will be adjudicated on the first pass.
- Checks for clean claims are issued within 15 business days.
- Customer Service is available from 7 am to 8 pm, EST provided by experienced and courteous representatives.

About Amalgamated Life

Amalgamated Life Insurance Company is a leading provider of life and health insurance serving working men and women since 1943. For over 37 years, Amalgamated Life has consecutively earned the "A" (Excellent) rating from A.M. Best Company attesting to our proven policies and procedures, adherence to the industry's highest standards, strong fiscal condition and excellent claims-paying ability.

► **Competitive compensation package for brokers.**

For more information, please contact your Amalgamated Life sales representative.