

# Aflac sees your needs: expanded vision insurance options



Unless you have 20/20 eyesight, you may have missed it: Aflac now offers network vision coverage.

Long a provider of supplemental insurance offerings, Aflac began offering network-based coverages last year with Aflac Vision Insurance and Aflac Dental Insurance. Both of these coverages can help meet some of your clients' greatest demands, improve overall health and make your portfolio more complete.

## Employees see clear benefits

It's difficult to overstate just how important vision coverage is to many employees. For starters, nearly 197 million American adults require vision correction, according to The Vision Council.<sup>1</sup> And the costs can add up quickly. The average adult replaces his or her glasses once every year at a cost of more than \$250, and children typically outgrow or need to replace eyeglasses twice each year.<sup>2</sup>

Employees themselves are quick to point out the need for vision insurance. In the 2020-2021 Aflac WorkForces Report, employees ranked vision coverage among the top five most important benefits offered by employers. Thirty-seven percent of employees listed vision insurance as a top priority, ranking the benefit just behind life insurance.<sup>3</sup>

Still, many people lack vision coverage entirely. Only 50% of American adults have some type of vision insurance or managed vision care (MVC) coverage.<sup>4</sup> And although experts recommend vision screening for all children at least once between ages three and five, only 39% of preschool children have had their vision tested.<sup>5</sup>

Unlike supplemental vision insurance, Aflac Vision Insurance pays benefits to providers similar to how health insurance works. Employees can choose an in-or out-of-network eye care provider and receive their treatment, then Aflac pays the provider according to the plan specifications. While there are advantages to both models, some employees may find the network-based coverage to be more convenient.

## Eye care and overall health

When most people think of vision insurance, their minds immediately go to eyeglasses and contact lenses. Vision correction is, of course, an important part of eye care, but eye screenings can also turn up early evidence of serious medical conditions. The CDC notes that early treatment is "critically important" in preventing some common eye diseases—such as cataracts, glaucoma and macular degeneration—from causing permanent vision loss.



Also, eye doctors are sometimes the first to spot other conditions not directly related to eyesight, such as high blood pressure and diabetes.<sup>5</sup> Vision screenings have even been known to [raise red flags](#) that eventually lead to diagnoses for diseases such as thyroid cancer.

In short, regular eye screenings can result in early interventions and help avoid costly and devastating health issues down the road, saving policyholders and your clients from the expenses associated with delayed care.

### The Aflac Vision Insurance network

One of the most critical components of a network vision coverage is ... well, the *network*.

[The network for the Aflac Vision coverage](#) boasts nearly 100,000 access points for eye care throughout the United States. That includes some of the country's largest provider chains—Walmart/Sam's Club, National Vision Inc., America's Best, Visionworks and Costco Optical. An exclusive collection of frames features more than 200 frames offered to members at low or no out-of-pocket cost and is available at nearly 9,000 locations across the country. The plan also gives members access to e-commerce options for glasses and replacement contacts, with direct shipping to members' homes.

Member services in-and out-of-network include: eye exams and contact lens evaluations; eyeglass frames; contact lenses; eyeglass lenses (including single, bifocal, trifocal or lenticular lenses); progressive lenses; polarized and high-index lenses; and scratch-resistant and ultraviolet coating.<sup>6</sup>

A benefit that employees want and need, combined with an expansive provider network? You don't have to squint to see why Aflac Vision Insurance is a winner.

<sup>1</sup>The Vision Council. "Organizational Overview." Published 2020. [Accessed 3.24.2021](#).

<sup>2</sup>First Eye Care. "Eyeglasses Can Be an Expensive Investment." Published 9.18.2019. [Accessed 3.24.2021](#).

<sup>3</sup>Aflac. "Aflac WorkForces Report: Workplace Benefits Trends Executive Summary." Published September 2020. [Accessed 3.24.2021](#).

<sup>4</sup>Review of Optometric Business. "How Many U.S. Adults Have Vision Insurance or Managed Vision Care?" Published 7.29.2020. [Accessed 3.24.2021](#).

<sup>5</sup>Centers for Disease Control and Prevention. "Keep an Eye on Your Vision Health." Last reviewed 10.1.2020. [Accessed 3.24.2021](#).

<sup>6</sup>Aflac. "Vision Insurance." Published 2021. [Accessed 3.24.2021](#).

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For all states that have approved the Aflac dental and vision insurance products, coverage will be underwritten by Aflac. In New York, coverage will be underwritten by Aflac New York.  
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Please see coverage documentation applicable to your situs state for further details.

**Notice to Consumer:** This is a limited benefit plan and provides vision benefits only. Aflac's contracts of insurance, including Aflac's network dental and vision plans, provide limited-scope and/or supplemental benefits only and do not constitute comprehensive health insurance coverage. Aflac's contracts of insurance do not satisfy the requirement of minimum essential coverage under the Patient Protection and Affordable Care Act (ACA) and are not designed to meet any of the essential health benefit requirements mandated by the ACA or federal law, including pediatric oral or vision care services. Aflac's contracts of insurance are not an alternative to, or a substitute for, comprehensive health insurance coverage and should only be used to supplement comprehensive health insurance coverage.