

Aflac sees your needs: expanded vision insurance options



Long a provider of supplemental insurance offerings, Aflac now also offers group, network-based coverages: Aflac Vision Insurance and Aflac Dental Insurance. Both 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, about two-thirds of American adults wear some kind of glasses or contacts.¹ And the costs can add up quickly. The average cost of eyeglasses is \$196² and contact lenses can range from \$150-\$400, depending on the type of lenses.³

Employees themselves are quick to point out the need for vision insurance. In fact, employees rank vision coverage among the top three supplemental options offered by employers. Fifty-four percent of employees are enrolled in vision insurance, ranking the coverage just behind dental and life insurance.⁴

Still, many people lack vision coverage entirely. Thirty-eight percent of Americans don't have an eye doctor, and 63% don't have vision insurance.⁵

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 it's only a part of the needed care. One in 10 Americans haven't been to an eye doctor in six or more years, and 30% avoid going to the eye doctor because of cost.⁵

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, diabetic retinopathy, glaucoma and age-related macular degeneration — from causing permanent vision loss.⁶



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.

Aflac Vision Insurance is a clear choice

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

[The network for the Aflac Vision Insurance coverage](#) boasts more than 93,000 eye care providers 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.

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.⁷

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

¹ The Washington Post. "Why are these groups so much more likely to wear glasses than others?" May 5, 2023. [Accessed 2.08.24](#)

² Costhelper Health. "How much do eyeglasses cost?" [Accessed 2.08.24](#)

³ What It Costs, "How much do contact lenses cost?" [Accessed 2.08.24](#)

⁴ Aflac. "2022-2023 Aflac WorkForces Report: Workplace Benefits Trends Executive Summary." Published November 2023. [Accessed 2.08.24](#)

⁵ Women in Optometry. "Report: Thirty-eight percent of Americans say they don't have an eye doctor." Oct. 25, 2022. [Accessed 2.08.24](#)

⁶ CDC. "Keep en eye on your vision health." [Accessed 2.08.24](#)

⁷ Aflac. "Vision Insurance." [Accessed 2.08.24](#)

Aflac refers to the following companies: American Family Life Assurance Company of Columbus and American Family Life Assurance Company of New York. Dental and vision insurance plans are administered by Aflac Benefits Solutions Inc. Some dental and vision insurance products are underwritten by National Guardian Life Insurance Company (NGL).

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NOTICE: The coverage offered is not a qualified health plan (QHP) under the Patient Protection and Affordable Care Act (ACA) and is not required to satisfy essential health benefits mandates of the ACA. The coverage provides limited benefits.

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