



# Why the right vision insurance is vital for employees

Eye exams can help detect eye and vision issues, as well as other health issues that could decrease employee productivity and cost them money. Offering the right vision plan can encourage employees to visit an eye doctor regularly and potentially contribute to their overall health.

# Eye disorders can be expensive<sup>1</sup>

\$140 billion

Americans spend \$140 billion on eye and vision disorders each year.

That's more than they spend on heart disease. Alzheimer's, diabetes and cancer.



## **Getting treatment early is key<sup>1</sup>**

Diseases, such as age-related macular degeneration, glaucoma, cataracts and blurred vision get incrementally worse and increasingly expensive with time.



Vision cannot be restored; it can only be retained.

## Eye exams can also detect other health issues2:



- Diabetes
- Hypertension
- · Thyroid disease
- · High cholesterol
- · Autoimmune disorders

# insurance can help

A vision insurance policy can encourage employees and their families to:



**Practice good** eye care regularly.



**Get treatment for** disorders at an early stage.



Minimize out-of-pocket costs.



# Why choose Equitable?

We've partnered with VSP® Vision Care to provide access to a vision network and meet the needs of employees across the country.

#### Your plan, your way



Flexible plan designs can take into account employers' and employees' needs and price points.

#### **Cost savings**



Credentialed vision care providers accept deeply discounted negotiated fees, which leads to increased out-of-pocket savings for employees.

### Visit any provider



Freedom to choose from 76,000 access points and over 5,000 retail chain locations.



In-and out-of-network benefits allow members to visit any vision care provider of their choice.

#### **Comprehensive coverage**



Plans include all regularly covered eye care procedures, such as exams, contact lenses and eyeglasses, as well as discounted fees on progressive lens enhancements.

## Suite of Insurance Products

# To learn more, visit equitable.com/employeebenefits.















1 Http://yoursightmatters.com/preventative-eye-care-a-worthy-investmentcid20130828ysmrm/Accessed January 2020.

2 Http://yoursightmatters.com/eye-window-overall-health/Accessed January 2020.

This policy provides vision care limited benefits health insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. The policy has limitations and exclusions. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage. Policy form MOEBP15VN; AXEBP15VN; and state variations.

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