

# VISION & LIFE INSURANCE



Driving to work, reading a news article, and watching TV are all activities you likely perform every day. Your ability to do all of these activities, though, depends on your vision and eye health. Vision insurance can help you support your vision as well as detect various health problems. Vision insurance entitles you to specific eye care benefits. Our policy covers routine eye exams and other procedures, and provides specified dollar amounts or discounts for the purchase of eyeglasses and contact lenses. If you seek the services of an in-network provider listed in the Preferred Provider directory, your benefits include the following:

Guardian – Vision Benefits	
	<b><u>In-network</u></b>
Exam	\$10
Materials	\$25
Frequency – exam	every 12 months
Frequency - lenses	every 12 months
Standard lenses	Covered in full after copay
Elective contacts (instead of glasses)	\$130 allowance
Frames	\$130 allowance + 20% off balance
Frequency - frames	every 24 months



If something happens to you, life insurance can help your family reduce financial stress. Life insurance helps protect your family's finances by providing a cash benefit if you pass away. This ensures that they'll be financially supported and can cover important things from bills to funeral costs.

Life and AD&D Insurance	
Life Insurance - Benefit Amount	\$20,000
AD&D - Benefit Amount	\$20,000
Age Reductions	Coverage reduces by 50% at age 70