



VISION NOW[®]

Protecting employees' most valuable asset – their vision.

The eyes aren't just the windows to your employees' souls; they're the windows to their overall health. Aside from maintaining good vision and detecting conditions such as glaucoma, eye exams can also reveal much more. They can help spot high blood pressure, diabetes, high cholesterol and even brain tumors.



Now it's easy for your employees to be more proactive about their vision.

Aflac has been dedicated to helping provide peace of mind and financial security for more than 60 years. Our **Vision Now[®]** policy helps keep your employees protected — at no direct cost to your business.

In addition to delivering cash benefits, Aflac offers:

- **Fast claims payment** — as fast as four days¹
- **Cash benefits** paid directly to your employees² to use as they see fit
- **Portable** — Employees can take the plan with them wherever they go
- **Policyholders receive a wellness benefit** for routine, preventative care

FACT NO. 1

90%

of all eye and vision injuries could be prevented with simple safety steps such as wearing properly designed and fitted protective eyewear.³

FACT NO. 2

14

 MILLION

Americans 12 years and older have a visual impairment. More than 80% could be restored to good vision with refractive correction.⁴

Aflac Vision Now[®] — Going beyond traditional exams

Aflac Vision Now goes beyond traditional exams and provides benefits for serious eye conditions. In addition to an eye exam benefit and a choice of vision correction benefits, there are also benefits for specific eye diseases and disorders, eye surgeries and permanent visual impairment — all without network restrictions.

This information refers to benefit ranges for Policy Series VSN100 and is for illustrative purposes only. The table below is not a comprehensive list of all benefits available through the policy. Please refer to the product brochure or benefit summary for a more detailed list of benefits. Policies may not be available in all states, and coverage and benefits may vary by state. Please refer to your state's policies for benefits, limitations and exclusions.

| Aflac Vision Insurance benefits | |
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| Benefit | Description |
| Eye Examination | \$45 Limited to one examination per covered person, per policy year. No lifetime maximum. |
| Vision Correction | <ul style="list-style-type: none"> • Prescribed Vision Correction Materials: \$80-\$270 • Refractive Error Correction Surgery: \$130-\$480 • Waiting Period: 0-24 months Benefit payable ranges from once per covered person, per policy year (Option 1) to once during each successive 36-month period following the end of the waiting period depending on policy option selected (Option 3). |
| Specific Eye Diseases/Disorders | \$1,000 when first diagnosed as having a covered eye disease or disorder. Payable only once per covered disease or disorder, per covered person. Paid in addition to any other benefit in the policy. Covered diseases/disorders: <ul style="list-style-type: none"> • Glaucoma (excludes pre- and borderline glaucoma) • Proliferative diabetic retinopathy • Retinal detachment • Retinitis pigmentosa • Macular degeneration |
| Eye Surgery | Payable for surgical procedures performed by an ophthalmologist or physician for a diagnosed eye disease or disorder. Surgical benefits are limited to surgeries of the eye, eye socket, eyelid, and tear ducts. Aflac will pay \$50-\$1,500 for specified eye surgeries. |
| Permanent Visual Impairment | <ul style="list-style-type: none"> • Payable for specific level(s) of visual impairment for which there is no medical prognosis for recovery. • Benefit level (1-4) paid depends on level of severity: • Total benefit per level: \$750-\$5,000. Maximum cumulative benefit per eye per covered person: \$750-\$10,000. Lifetime maximum of \$20,000 per covered person. |
| Continuation of Coverage | After six months, all monthly premiums waived for up to two months. |

¹Processing time is based on business days after all required documentation needed to render a decision is received and no further validation and/or research is required. Based on company statistics, Dec. 31, 2014.

²Unless otherwise assigned.

³"Preventing Eye Injuries," American Academy of Ophthalmology The Eye M.D. Foundation, 2015 (<http://www.geteyesmart.org/eyesmart/living/eye-injuries/preventing.cfm>) Accessed 11/11/15.

⁴Centers for Disease Control and Prevention, "Vision Health Initiative Fast Facts," (<http://www.cdc.gov/visionhealth/data/national.htm>), page updated 9/30/2015, accessed 11/11/2015.

This is a brief product overview only. Products and benefits vary by state and may not be available in some states. The policy has limitations and exclusions that may affect benefits payable. Refer to your policy for complete details, limitations and exclusions.

In Arkansas, Policy VSN100AR. In Idaho, Policy VSN100ID. In New York, Policy NYVSN100. In Oklahoma, Policy VSN100OKR. In Oregon, Policy VSN100OR. In Pennsylvania, Policy VSN100PA. In Texas, Policy VSN100TX. In Virginia, Policy VSN100VA.

Coverage is underwritten by American Family Life Assurance Company of Columbus. In New York, coverage is underwritten by American Family Life Assurance Company of New York. WWHQ | 1932 Wynnton Road | Columbus, GA 31999