



Unum VisionSM
The benefits are clear



Why offer Unum Vision?

Employees' eyes deserve the best care to keep them healthy year after year. With Unum Vision, they will get a great value on their eye care and eyewear, at the time and place that fits their lifestyle and budget.



65% of Americans experience some form of digital eye strain.¹

Early diagnosis of vision issues makes treatment **easier and less costly.**²



Regular vision exams can help show signs of:



- > Diabetes³
- > High blood pressure³
- > Macular degeneration⁴
- > Cancer⁵

Coverage that aligns with your Unum benefits

Unum has over 165 years of experience in employee benefits and serves more than 17 million employees across the U.S.⁶

With Unum Vision, you can integrate your plan's enrollment, billing and administration with your other Unum benefits. All with the commitment of excellent service you expect from a leading benefits provider.

- > Life
- > Short Term Disability
- > Long Term Disability
- > Individual Disability
- > Dental
- > Critical Illness
- > Accident
- > Group Hospital Indemnity

Benefit tools at your fingertips

Employers and members have access to online solutions to help with day-to-day administration and to help employees make the most of their vision benefits.

iServices for employers:

- > Access coverage information
- > Track and manage employee data
- > View, print and pay bill online
- > Batch print ID cards
- > Find providers

AlwaysAssistSM for members:

- > Print benefits certificate or member ID card
- > Check claim status and history
- > Find in-network providers
- > Learn about good vision health
- > Download mobile app for benefits on the go

Quality eye care meets convenience.

Our vision network offers members access to convenient, quality care with more than 40,000 vision access points⁷, including independent optometrists and retail stores like Walmart, Sam’s Club, JCPenney, Sears Optical, America’s Best and many more!



Flexible plan designs to fit any need

- › Full-service plans covering materials and exams
- › Exam-only plans
- › Materials-only plans
- › Safety eyewear rider available for groups of 250 or more enrolled employees in select industries
- › Custom plans

| Standard Vision Plan Services | |
|---|--|
| Eye exams (Once every 12 months) | Each member is entitled to a comprehensive eye exam for a low exam co-pay at any location they choose. |
| Eyeglass lenses (Once every 12 or 24 months) | Single vision, bifocal, and trifocal lenses are covered in full by materials co-pay. Generous allowances for lenticular and progressive lenses. |
| Eyeglass frames (Once every 12 or 24 months) | Members may choose any frame with no brand restrictions. Frame allowances are applied toward the purchase of any frame in a provider’s collection. ⁸ |
| Contact lenses (Once every 12 or 24 months) | Members may elect contact lenses in lieu of glasses with no brand restrictions. ⁸ The contact lens allowance may also be applied toward any professional fitting fee. |
| LASIK surgery | Discounts are available with participating providers. This is not an insured benefit. |

KEY FEATURES

- › Standard 4-year rate guarantee
- › Groups with as few as 5 enrolled, 2 if Unum Dental is also sold
- › Rates based on participation
- › In- and out-of-network benefits
- › Flexible allowances and co-pays
- › Additional discounts at special optical locations
- › Hearing savings plan
 - No additional cost
 - 30-60% off brand name hearing instruments and accessories
 - On-call support from professional hearing counselors

PLAN ENHANCING OPTIONS

- › Separate allowances and low co-pays for contact lens fitting fees
- › No co-pay on the purchase of contact lenses
- › Medically necessary contact lenses covered in full
- › Lenticular lenses covered in full, after materials co-pay

MEMBERS CAN ORDER CONTACT LENSES ONLINE!

Login to AlwaysAssist.com to get great savings on many popular brand names of contact lenses.



An industry leader, centered on people

HIGH CUSTOMER DENTAL AND VISION SATISFACTION⁹



DENTAL AND VISION CUSTOMER SERVICE STATS¹⁰

80% calls answered within 30 seconds on average

95% issues resolved in one call

2.0% abandonment rate

DENTAL AND VISION CUSTOMER SERVICE

Phone: (888) 400-9304

Monday - Friday
7:30 a.m. - 7:00 p.m. (CT)

Saturday
9:00 a.m. - 3:00 p.m. (CT)

Unum is dedicated to providing caring, consistent customer service to employers and employees. Each of our representatives has been thoroughly trained on our benefits and services, as well as the specifics of your plans and programs. Because we depend on strong relationships — and we know you do, too.

Our customers give us high ratings for overall customer satisfaction (97%), and 99% of members agree that our customer service team is courteous, helpful and knowledgeable.⁹

Our Customer Service team can:

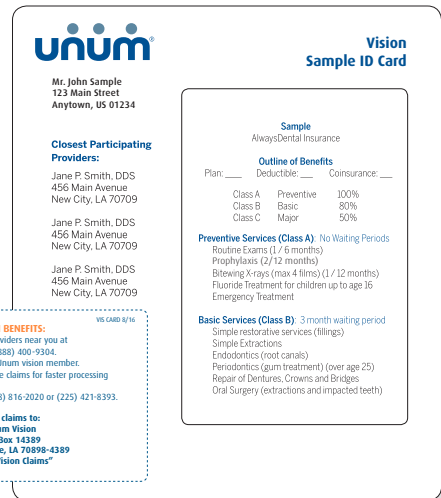
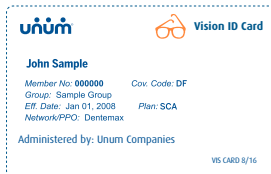
- › Explain benefits
- › Locate providers
- › Order ID cards
- › Answer claim questions
- › Check eligibility
- › And more

Fast and accurate claims management

Our secure automated system, knowledgeable claim personnel and efficient support professionals maintain fast and accurate claims management that ensures claims are paid correctly and on-time.

Customized ID cards

Every member receives an ID card customized with the member's plan details and nearest providers.



1. The Vision Council, Eyes Overexposed: The Digital Device Dilemma (2016).
 2. U.S. Centers for Disease Control, "The Burden of Vision Loss" (2016).
 3. The Vision Council of America, "Eye Care & Protection" (2016).
 4. National Eye Institute, "Facts about Age-Related Macular Degeneration" (2015).
 5. American Academy of Ophthalmology, "Your Eyes Could Be the Windows to Your Health" (2014).
 6. Unum internal data (2015).
 7. NetMinder data (September 2016).
 8. Material co-pays are deducted from allowances. New enhanced plans offer a separate contact lens fitting fee benefit with low co-pays.
 9. Starmount / AlwaysCare Benefits, "2015 Customer Satisfaction Survey" (2015).

10. Starmount / AlwaysCare Benefits internal data (2016).

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. For complete details of coverage and availability, please refer to Policy Form series VI-2002, and VI-2007 or contact your Unum Vision representative.

Vision plans are marketed by Unum, administered and underwritten by Starmount Life Insurance Company.

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