Vision Insurance

From Nippon Life Insurance Company of America®



TAKE A CLOSER LOOK



Your eyes are a window to overall health

Besides measuring your vision, routine eye exams are a simple, non-invasive tool that can help identify early signs of certain chronic health conditions, including high blood pressure, diabetes, heart disease and high cholesterol.¹ That's why your employer is offering **Nippon Life Benefits vision coverage powered by EyeMed** as an option within your employee benefit package.

Here are the top reasons to choose Nippon Life Benefits vision insurance:

1. Access to EyeMed Insight Vision network

One of the largest network in the U.S. and has access to 87,000+ total providers nationwide. You can visit top retail providers such as LensCrafters[®], Pearle VisionSM, Sears Optical[®], Target OpticalSM and JCPenney Optical[®]. To search the providers in our network, go to Nippon Life Benefits' *Provider Search* page.

2. Convenient online tools for members

Online access gives you access to benefit details, claims, provider locations and more.

3. Easy shopping at your fingertips

You can buy glasses and contact lenses through <u>Glasses.com</u> and <u>ContactsDirect.com</u>, and the best part is they are both are in-network!

Seeing clearly today...and tomorrow.

Because eye exams aren't covered under most adult medical plans, many Americans turn to vision coverage to help handle eve care costs. About 1 in 3 Americans, especially those over 40, are nearsighted, farsighted, or have astigmatism².

Regular eye exams can help you stay on top of vision issues by keeping up with changes as you age. Protecting your vision is just as important as protecting your overall health. Don't put your eyesight health at risk by waiting until something goes wrong.

Enroll in Vision coverage today to help keep your vision at its best!

Why Nippon Life Benefits?

Commitment.

For more than 25 years we have built a reputation for putting people first and providing excellent insurance coverage. We believe in treating you and your family the same way we'd want our own to be treated.

Exceptional Service.

Multi-lingual customer service is available so we can take your questions in English, Japanese, Korean or Spanish. You can count on knowledgeable answers from our highly trained benefit experts as well as rapid and accurate claims processing.

Financial Strength.

We are the U.S. subsidiary of Japan-based Nippon Life Insurance Company, one of the world's largest mutual life insurance companies, with \$520 billion in assets (as of 3/2015).

We are bringing Humanity back to health care.

Did you know?

12,000-24,000 people lose their vision every year because of diabetes complications that often could have been prevented through early detection, according to American Osteopathic Association's research.



50,000 people lose their sight each year even though half of all causes of blindness can be prevented with proper care.3



About 80% of learning in a child's first years is visual.4



5% of preschool-aged children have an eye problem that could result in permanent vision loss if left untreated.5



- American Academy of Ophthalmology, "Frequency of Ocular Examinations," 2009
 "Eye Health Statistics", American Academy of Ophthalmology, ©2016
- American Academy of Opthalmology
- 4. Problems & Conditions. www.checkyearly.com
- 5. Prevent Blindness America

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