



VISION



We have great things to offer!

protection you have to see to believe

An extensive vision coverage network that offers convenience and cost savings

Maintaining healthy eyes gives us the opportunity to see the important things in life — graduations, weddings, births, and everything in between. One of the best ways to protect eye health is to visit an eye doctor regularly. Vision insurance can make those visits more convenient and less costly. We've partnered with a vision network, VSP[®] Vision Care, to provide:

- **Freedom for employees to choose** from 81,000 access points, including the largest national network of independent doctors and over 5,000 participating retail chain locations like Costco Optical[®] and Cohen's Fashion Optical[®], or any out-of-network provider
- Valuable savings on comprehensive WellVision Exams[®] to **promote good vision and support overall health and wellness**
- **Wide selection** of frames and lenses as well as discounts on **Laser vision correction surgery**, including PRK, LASIK, Custom LASIK, and IntraLase[™]

PROTECTION THAT MATTERS

- ▶ Along with eye-related concerns, regular eye exams can detect signs of other health issues such as diabetes, high blood pressure, high cholesterol, and thyroid disease.¹
- ▶ Early detection of diabetes during a VSP WellVision Exam[®] can lead to \$2,787 in savings over the first two years from improved productivity and lower healthcare costs.²

PROTECTION FOR REAL LIFE



Eye Exams



Lenses (Single Vision)



Frames



Polycarbonate Lenses*

*Polycarbonate lenses for dependent children are covered in full.

A Powerfully Simple Experience for You and Your Employees

You told us what you wanted — and we listened. That starts with offering coverage that employees value most. We're offering these valuable products through **EB360®**, our intuitive online platform, making it easy for employers and employees to manage benefits and access tools and resources, all in one place.

Connect with our Committed Team

Our experienced team is here to support you and provide the answers you need, every step of the way. Contact us to learn more about what our powerfully simple approach to employee benefits can do for you.

To learn more, visit www.capital-benefits.com

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Products**

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1 <http://yoursightmatters.com/7-health-problems-eye-exams-can-detect> - Accessed June, 2017.

2 Human Capital Management Services, Inc. (HCMS) on behalf of VSP, 2013.

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. AXA Equitable Life Insurance Company and MONY Life Insurance Company of America are not affiliated with VSP® Global, Costco Optical® and Cohen's Fashion Optical®. Policy Form MOEBP15VN; AXEBP15VN and State Variations.

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GE-126047 (7/17) (Exp. 7/19)

G27271
Cat. #154383 (7/17)



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