

AIG Group Vision Insurance



By supplementing their benefits plans with *AIG Group Vision* insurance, employers can gain a powerful advantage in the competition to attract talented employees.

AIG Group Vision insurance offers real choice in providers through the EyeMed Vision Care network, which includes more than 30,000 independent and retail providers nationwide, including LensCrafters®, Target Optical® and most Sears Optical and Pearle Vision® locations. Flexible plan options let employers choose between employer-funded and employee-paid plans, both at affordable premiums.

AIG Group Vision benefits apply to all available frames or contact lenses at the provider location, designer models included. Additionally, employees receive extra discounts on all subsequent purchases of glasses and contacts after the initial funded benefit.

Best of all, *AIG Group Vision* insurance is brought to you by your single source for exceptional products designed specifically for today's workforce: *AIG Employee Benefit Solutions*™.

Plan Highlights

- Employers can choose between employer-funded and employee-paid plan options
- Thousands of choices of provider, including independent and retail outlets
- Benefits apply to all glasses and lenses at provider location—no restrictions
- Live customer service representatives from EyeMed's Customer Care Center by phone seven days a week, including evenings
- Extra savings of 20 percent on additional services and materials such as cleaning solutions, cloths, glass lenses and sunglasses (excluding contact lenses and doctors' professional services)
- Ongoing discounts on subsequent purchases—up to 40 percent off a complete pair of eyeglasses and 15 percent off conventional contact lenses¹ after the initial funded benefit has been used

For more information on *AIG Group Vision* insurance, contact your *AIG Employee Benefit Solutions* Representative, Agent or Broker, or visit www.aigebs.com.

06675006-1386 R03/06

Employer-Funded or Employee-Paid Plans

Plan Provisions¹

	In Network	Out of Network
Exam (dilation as necessary)	\$10 copay	\$40 reimbursement
Exam Frequency	Annual	Same as in network
Frames	\$0 copay, \$130 allowance; 20% off balance over \$130	\$45 reimbursement
Frame Frequency	<ul style="list-style-type: none"> • Annual • Every 2 years (option) 	Same as in network
Standard Plastic Lenses (in lieu of contacts)	Single vision, bifocal and trifocal: \$20 copay	<ul style="list-style-type: none"> • Single vision: \$40 reimbursement • Bifocal: \$60 reimbursement • Trifocal: \$80 reimbursement
Lens Frequency	Annual	Same as in network
Other Lens Options Network Discounts	Employees pay <ul style="list-style-type: none"> • Tint (solid and gradient): \$15 • Progressive (add-on to bifocal): \$65 • Premium progressive (add-on to bifocal): \$65 plus 80% of charge, less \$120 allowance • Polycarbonate: \$40 • Scratch resistance: \$15 • Anti-reflective: \$45 • UV coating: \$15 	N/A
Contact Lenses (in lieu of lenses, includes fit, follow-up and materials)	<ul style="list-style-type: none"> • Conventional²: \$0 copay, \$105 allowance; 15% off balance over \$105 • Disposable: \$0 copay, \$105 allowance; insured covers balance over \$105 • Medically Necessary: \$0 copay, paid in full 	<ul style="list-style-type: none"> • Elective: \$80 reimbursement • Medically Necessary: Paid in full
Laser Vision Correction	15% off retail or 5% off promotional price from U.S. Laser Network	N/A

¹ Employer-funded plans, 2-plus employees; voluntary plans, 10-plus employees, minimum of 5 enrolled.

² Non-disposable (non-planned replacement) contact lenses.



Products underwritten by:

AIG Life Insurance Company Wilmington, Delaware

American International Life Assurance Company of New York New York, New York

Member companies of American International Group, Inc.

www.aigebs.com

Policy Form Series Numbers: C22438 and C22553NY.

The underwriting risks, financial obligations and support functions associated with the products issued by AIG Life Insurance Company and American International Life Assurance Company of New York are the responsibility of each individual issuing company. AIG Life Insurance Company and American International Life Assurance Company of New York are responsible for their own financial condition and contractual obligations.

This brochure is a summary only of products and services offered. All products are subject to the terms, conditions, limitations and exclusions of the policy. Actual offerings may vary by group size and by state. Please see policy and certificate for details.

AIG Life Insurance Company does not solicit business in the state of New York.

© 2006 American International Group, Inc. All rights reserved.

06675006-1386 R03/06