

# Round out your benefits package with vision coverage

It's easy to administer and can fit all budgets

Help your employees take control of their eye health by offering vision coverage from Principal®. After all, healthy vision is an important part of employees' overall wellness.

Managed care vision is offered through Principal and VSP® Vision Care. It provides choice, flexibility, and savings through a VSP provider.

An established network of VSP providers, including both independent providers and retail chains, provides quality care for your employees and their families.

**Exams covered by your health plan?**  
 Don't pay twice. We offer a benefit design that covers only prescription glasses and contact lenses.

Features <sup>1</sup>		
<b>Exams</b>	Covered in full after \$0 or \$10 copay every 12 months	
<b>Prescription glasses</b>		
Lenses – One pair covered every 12 months		
Frames – Covered up to \$130, \$150, \$200, or \$250 every 12 or 24 months <sup>2</sup>	\$10 or \$25 copay	
<b>Lens enhancements<sup>3</sup></b>	Most popular lens enhancements are covered after a copay, saving our members an average of 20-25%	
<b>Elective contacts</b>	Covered in full after a maximum \$60 copay every 12 months	
Fitting and evaluation services		
<b>Elective contacts</b>	Covered up to \$130, \$150, \$200, or \$250 every 12 months	
Materials		
<b>Necessary contacts</b>	Covered in full after \$10 or \$25 copay every 12 months	
<b>Lens enhancement</b>	<b>Single vision</b>	<b>Multifocal</b>
Anti-reflective coating	\$41	\$41
Polycarbonate	\$31	\$35
Standard progressive	N/A	\$0
Photochromic	\$75	\$75
Scratch-resistant coating	\$17	\$17

Prices above reflect standard lens enhancement selections; premium or custom lens enhancements may also be available at an additional cost. Polycarbonate lenses for children are covered in full.

## Exclusive Member Extras<sup>4</sup>

Employees can save more than \$2,500 by taking advantage of exclusive rebates and special offers, including:

- Rebates on the most popular contact lens brands
- Up to \$500 savings on laser vision surgery
- Average savings of \$325 on Nike-authorized prescription sunglasses
- No more than a \$39 copay on routine retinal screening

Employees can also save up to 60% on a pair of state-of-the-art digital hearing aids through TruHearing®.<sup>5</sup>



Let's connect

Contact your local sales representative or visit [principal.com](https://www.principal.com).

<sup>1</sup> Not all options available in all states.

<sup>2</sup> Frame allowances may vary at participating retailers.

<sup>3</sup> This can vary based on state laws and provider location. Savings may not apply at participating retail chains.

<sup>4</sup> Available only through VSP providers to VSP members with applicable benefit designs.

<sup>5</sup> TruHearing savings compared to national average retail prices on state-of-the-art digital hearing aids.



[principal.com](https://www.principal.com)

Insurance products issued by Principal Life Insurance Company®, a member of the Principal Financial Group®, Des Moines, IA 50392

These contract states are currently excluded from the coverage: Michigan, New York, and Washington. State approvals updated 1/25/2022. This flyer is not approved for use in Arizona or New Mexico.

This is an overview of vision insurance, but there are limitations and exclusions. For cost and coverage details, contact your Principal representative. Managed care vision insurance from Principal is administered by VSP. VSP is not a member of the Principal Financial Group®. VSP Vision Care is a registered trademark of Vision Service Plan. Exclusive Member Extras discounts and offers are not a part of the insurance contract and may be changed or discontinued at any time. Oregon policy form GC 9000 (1013).

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