



## CITY OF LA CROSSE

Situs state: Wisconsin

Presented by: The Carey Company Inc

Expires: December 6, 2023









## Better benefits ahead

At Unum, we help millions of employees protect their families, their finances and their futures. Comprehensive coverages, superior technology and unparalleled support — delivered where and when it's needed most.

### BENEFITS PROPOSED

#### Group Vision

Ask your UNUM representative about the additional benefits we offer:

-  Dental
-  Short Term Disability
-  Long Term Disability
-  Term Life and AD&D
-  Critical Illness
-  Accident
-  Hospital
-  Group Whole Life

*Employer and employee funding methods may be available for the benefits above.*

**UNUM REPRESENTATIVE**  
Khushali Rami



Unum has been a **leading provider** of group disability benefits in the U.S. for over 40 years.<sup>1</sup>



Unum serves **1 in 2 Fortune 100 companies**.<sup>2</sup>



Unum pays out **\$6.6 billion in benefits** each year.<sup>3</sup>



Unum **protects over 35 million** people and their families.<sup>3</sup>

### FINANCIALLY STRONG

AGENCY	RATING
A.M. Best	<b>A</b> Excellent
Fitch	<b>A-</b> Strong
Moody's	<b>A2</b> Good
S&P	<b>A</b> Strong

Ratings are given to the U.S. insuring subsidiaries of Unum Group and are current as of December 31, 2022.



## GROUP VISION INSURANCE Powered by EyeMed

Coverage Effective Date: January 1, 2024 Rate Guarantee: 48 Months

Frames: Once per 24 Months Monthly Premiums	
Participation Requirement	40% of the total eligible lives
Employee	\$5.93
Employee & Spouse	\$11.87
Employee & Child(ren)	\$13.39
Employee & Family	\$20.71
Employees Eligible for Coverage	Minimum Hours for Eligibility
521	20 hours per week

## BENEFIT FREQUENCIES

Frames: Once per 24 months	
Exam	1 per 12 months
Std. Plastic Lenses	1 per 12 months
Frames	1 per 24 months
Contact Lenses	1 per 12 months

### THE UNUM DIFFERENCE

**VISION NETWORKS:** Members have the freedom to choose any provider from EyeMed's Insight network. Our network offers the right mix of independent, national retail and regional retail providers like Lens Crafters, Pearle Vision, Target Optical, JC Penney, and Sears Optical. Members can also purchase glasses and contact lenses online at [Glasses.com](https://www.glasses.com) and [ContactsDirect.com](https://www.contactsdirect.com).

Find a provider 24/7 at [EyeMedVisionCare.com/Unum](https://www.eyemedvisioncare.com/unum).

**DISCOUNTS:** You get everyday member savings, like 40% off a complete second pair of prescription glasses from participating in-network providers. You also get extra savings on LASIK procedures or discounts on hearing health care and services.



### PLAN DESCRIPTION

	In-Network	Out-of-Network
<b>EXAM</b>		
Retinal imaging benefit (subject to provider availability)..	\$10 copay .....	Up to \$40 .....
	\$39 .....	Not Covered.....
<b>MATERIALS</b>		
Standard plastic lenses:		
Single Vision .....	\$10 copay .....	Up to \$30 .....
Bifocal .....	\$10 copay .....	Up to \$50 .....
Trifocal .....	\$10 copay .....	Up to \$70 .....
Lenticular .....	\$10 copay .....	Up to \$70 .....
Standard Progressive Lens .....	\$75 copay .....	Up to \$50 .....
Premium Progressive Lens		
Tier 1 .....	\$95 copay .....	Up to \$50 .....
Tier 2 .....	\$105 copay.....	Up to \$50 .....
Tier 3 .....	\$120 copay.....	Up to \$50 .....
Tier 4 .....	\$75 copay, 80% of charge less than \$120 allowance	Up to \$50 .....
Lens Options:		
Polycarbonate Lenses (Under age 19).....	Covered .....	Up to \$32 .....
<b>FRAMES</b>		
(Members may select any frame available).....	\$150 retail allowance.....	Up to \$105 .....
<b>CONTACT LENSES</b>		
In lieu of eyeglass lenses.....	.....	.....
Elective (Std Contacts) .....	\$150 allowance .....	Up to \$150 .....
Medical Necessary.....	Covered .....	Up to \$210 .....
Standard contact lens fitting exam fee .....	\$40 .....	Not Covered.....

### LASIK DISCOUNT

We offer nationwide access to discounts on LASIK surgery through a partnership with TLC Vision. Discounts are also available with participating local providers. This is not an insured benefit. Visit our web site to find the specialist closest to you.



## DISCOUNTS ON OPTICAL MATERIALS

Unum Vision Powered by EyeMed members will receive the following discounts on materials at in-network providers only:

- 40% off for a complete second pair of glasses.
- 20% off non-prescription sunglasses.
- 20% off remaining balance beyond plan coverage.

Unum Vision members will also receive additional savings on lens options at in-network providers.

- UV Treatment - \$15
- Tint (solid and gradient) - \$15
- Standard Plastic Scratch Coating - \$15
- Standard Polycarbonate – Adults – \$40
- Standard Anti-Reflective Coating - \$45
- Premium Anti-Reflective Coating
  - Tier 1 - \$57
  - Tier 2 - \$68
- Photochromic/Transitions - \$75

\*Non-insured options unless listed in the Plan Description as a covered benefit and subject to change.

## HEARING SAVINGS PLAN

Unum offers a Hearing Savings Plan at no additional cost, to all of its Unum Vision Powered by EyeMed members. Partnering with Amplifon, the Hearing Savings Plan provides:

- 40% off hearing exams at thousands of convenient locations nationwide
- Discounted set pricing on thousands of hearing aids, including those with the newest, most advanced technology
- Low price guarantee - if you find the same product at a lower price elsewhere, Amplifon will beat it by 5%
- 60-day hearing aid trial period with no restocking fees
- Free batteries for 2 years with initial purchase
- 3-year warranty plus loss and damage coverage

## PLAN INFORMATION

### Dependent Children:

Dependent children guidelines vary by state. Please refer to your policy certificate or contact customer service at (855) 652-8686.

### Laser Vision Correction Network:

Membership provides access to preferred pricing. Transactions are handled directly between members and providers. Refractive surgery is an elective procedure and may involve potential risks to patients. This is not an insured benefit. Unum cannot and does not guarantee the outcome of any refractive surgical procedure or a total elimination of the need for glasses or contacts. Providers may not be available in all metropolitan areas. Login to [www.eyemedvisioncare.com/unum](http://www.eyemedvisioncare.com/unum) for a list of participating laser vision correction providers.



## PLAN INFORMATION

### Coverage Exclusions and Limitations:

**Services not listed:** If you expect to require a vision service not included on this brochure, it may still be covered. Refer to the member portal at [www.eyemedvisioncare.com/unum](http://www.eyemedvisioncare.com/unum), to confirm your exact benefits. This is a primary vision care benefit and is intended to cover only eye examinations and/or corrective eyewear. Medical or surgical treatment of eye disease or injury is not provided under this plan. Coverage may not exceed the lesser of actual cost of covered services and materials or the limits of the policy.

### No benefits will be paid for services, materials connected with, or charges arising from:

- Orthoptic or vision training, subnormal vision aids and any associated supplemental testing;
- Aniseikonic lenses;
- Medical and/or surgical treatment of the eye, eyes or supporting structures; services provided as a result of any Workers' Compensation law, or similar legislation, or required by any governmental agency or program whether federal, state or subdivisions thereof; any Vision Examination, or any corrective eyewear required by a Policyholder as a condition of employment;
- Safety eyewear;
- Plano (non-prescription) lenses;
- Non-prescription sunglasses;
- Two pair of glasses in lieu of bifocals;
- Services or materials provided by any other group benefit plan providing vision care;
- Services rendered after the date an Insured Person ceases to be covered under the Policy, except when Vision Materials ordered before coverage ended are delivered, and the services rendered to the Insured Person are within 31 days from the date of such order;
- Lost or broken lenses, frames, glasses, or contact lenses will not be replaced except in the next Benefit Frequency when Vision Materials would next become available.

Member receives a 20% discount on items not covered by the plan at EyeMed In-Network locations. Discount does not apply to EyeMed Provider's professional services or contact lenses. Plan discounts cannot be combined with any other discounts or promotional offers. In certain states, members may be required to pay the full retail rate and not the negotiated discount rate with certain participating providers. Please see EyeMed's online provider locator to determine which participating providers have agreed to the discounted rate. Discounts on vision materials may not be applicable to certain manufacturers' products EyeMed Vision Care reserves the right to make changes to the products on each tier and the member out-of-pocket costs.

Fixed pricing is reflective of brands at the listed product level. All providers are not required to carry all brands at all levels. Service and amounts listed above are subject to change at any time. Fees charged by a Provider for services other than a covered benefit must be paid in full by the Insured Person to the Provider. Such fees or materials are not covered under the Policy. Benefit allowances provide no remaining balance for future use within the same Benefit Frequency.

A Network Access Plan is available.

**EyeMed Plan Number: 1000023**

### Broker Commissions:

Rates reflect net of commissions.

## PROPOSAL CONDITIONS AND DISCLOSURES

### Termination Provision for Vision:

By giving the Policyholder written notice at least 60 days in advance, we have the right to end coverage under this policy as follows:

1. We have the right to terminate all insurance under this Policy at the end of the Initial Term or on any Premium Due Date after participation drops below the following requirements:
  - a. When Members are not required to contribute to the cost of their own insurance, there must be 100% participation.
  - b. For groups of 2 to 9 Members, 100% participation is required in all circumstances for both Members and Eligible Dependents.
  - c. For groups of 10 or more Members where benefits are funded by the Members, 20% participation is required in all circumstances for both Members and Eligible Dependents. A minimum of 10 must enroll.
  - d. Participation must not drop 25% or more from the participation on the original effective date.
2. We can terminate all Dependent insurance under this Policy as of any Premium Due Date if there are less than 100% of the Members who have Dependent insurance when the Member is not required to contribute to its cost.

All insurance or any part may be ended on any date by mutual agreement between the Policyholder and Us. After the Initial Term, the Policy shall continue on a 12 month basis. It will automatically renew on the first day of each renewal period unless either We or the Policyholder has given to the other at least 60 days advance written notice of cancellation. Insurance will end as provided above without the consent of, or notice to, any Insured Dependent or Beneficiary.

### Broker Compensation Disclosure Notice for Group Products:

- Your insurance or benefits advisor can offer you advice and guidance as you select the policy and provider most appropriate for your needs. At Unum we recognize the important role these professionals play in the sale of our products and services and offer them a variety of compensation programs. Your advisor can provide you with information about these programs as well as those available from other providers. We support disclosure of broker compensation so that customers can make an informed buying decision.
- Brokers may be eligible to receive Base Commissions as well as Supplemental Commissions from Unum.
- Unless you have agreed in writing to compensate the broker differently, Unum provides Base Commissions to all brokers in connection with the sale of an insurance policy. Base Commissions are a fixed percentage of the policy premium, and may include a one time, first year flat amount for each policy sold. Base Commissions are paid by Unum to the broker(s) on your policy. In some circumstances, broker(s) may be eligible to receive commissions on your policy even after a broker of record change has occurred.
- A broker may also qualify for Supplemental Commissions paid by Unum. For group insurance products, Supplemental Commissions may be paid as a fixed percentage of total eligible group insurance premiums. The Supplemental Commission rate depends on the total dollar amount of all eligible premiums or number of group policies that the broker had in force with Unum in the prior calendar year. The Supplemental Commission rate may range from 0% to 13.80% of total premium paid.
- Your broker may also be eligible to receive Supplemental Commissions on other insurance products, which may be calculated differently. The premium you pay is not impacted whether or not your broker receives Supplemental Commissions.
- If you would like additional information about the range of compensation programs our company offers for your group insurance policy or any other Unum insurance product, or if you want to speak to us directly about broker compensation, please call 1-800-ASK-UNUM (1-800-275-8686).

### Proposal Conditions:

This proposal is under no circumstances a contract for the insurance coverage described within. If this proposal is accepted, a contract outlining the coverage will be issued. This proposal is based on census data received by Unum. Actual costs will be based on the final enrollment data of employees insured under the plan on its effective date. Quote assumes coverage of employees who are in active employment in the United States with the employer working the minimum hours for eligibility. Please contact your Unum representative to request a quote for coverage of any employees who do not fit this category. This quote will expire on the date listed on the first page and includes standard services only, unless otherwise expressly described herein. **Important Information Concerning the Sale of these Benefits:** State laws require that insurance brokers be licensed and appointed with the applicable Unum insurance subsidiary before engaging in the solicitation or sale of these benefits. Note that Unum cannot accept this business if the broker is not properly licensed and appointed before soliciting this proposal. Unum is prepared to help ensure compliance with these state regulations. Brokers who need to check their Unum appointment status should call 1-800-ASK-UNUM (1-800-275-8686). **Vision Plan Form Number: VI-2019**

Recently, there has been heightened attention on companies that promote “tax advantaged” wellness programs to help sell voluntary benefits. These offerings promise employers that they can use their payroll tax savings to pay for the wellness program, and that employees can use income and payroll tax savings to purchase voluntary benefits.

Unum’s position is that this practice is not in compliance with applicable laws and regulations. This means Unum will not offer any products in conjunction with such a wellness plan offering.

For additional guidance please consult your tax attorney and see the IRS Chief Counsel Memorandum 201703013, addressing the taxability of fixed indemnity payments from wellness programs at <https://www.irs.gov/pub/irs-wd/201703013.pdf>

## PROPOSAL CONDITIONS AND DISCLOSURES

1. Employee Benefit Plan Review, "Group Accident & Health Surveys 1976-1990" (1977-1991); Gen Re, "U.S. Group Disability Market Surveys 1991-2013" (1992-2014); LIMRA, "U.S. Group Disability Insurance 2014-2016 Annual Sales and In Force" (2015-2017); LIMRA, "4Q 2017-2019 U.S. Workplace Disability Insurance Inforce" (2018-2020); LIMRA, "U.S. Workplace Disability In Force Report 4Q 2020-2021" (2021-2022) total group disability.
2. Fortune 100, 2021 and Unum Internal Data, 2022.
3. Unum internal data, 2022.

### VISION INSURANCE PROVIDES LIMITED BENEFITS

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. See the actual policy or your Unum representative for specific provisions and details of availability

Vision plans are marketed by Unum and EyeMed, administered by First American Administrators and underwritten by Starmount Life Insurance Company, Baton Rouge, LA.

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