

Aflac Vision Insurance

Plan benefit highlights for: Leg

Effective Date: 07/01/2026



Aflac.
Advertising Compliance

This piece is approved in accordance with insurance advertising regulations. This approval is valid for one year from the stamped date, or until the content changes, whichever occurs first.

By Ashley Gibson at 10:18 am, 5/27/26

In and Out-of-Network	
Service type	Frequency
Eye examinations inclusive of dilation (when professionally indicated)	Once every 12 months
Eyeglass lenses	Once every 12 months
Frame	Once every 12 months
Contact lens evaluation, fitting and follow-up care (in lieu of eyeglasses)	Once every 12 months
In-Network benefits	
Covered services	Member co-pays
Eye examination/ Eyeglass lenses	\$10/\$10
Eyeglass Benefit-Frame	
Frame allowance (retail) 20% overage discount ¹	Up to \$150 OR Up to \$200 ²
Davis Vision Frame Collection (in lieu of allowance)	
Fashion level/Designer level/Premier level	\$0/\$0/\$0
Materials – Eyeglass Lenses	
Clear plastic single-vision, lined bifocal, trifocal or lenticular lenses (any size or Rx)	\$0
Tinting of plastic lenses	\$0
Scratch-resistant coating	\$0
Polycarbonate lenses (children/adults)	\$0/\$30
Ultraviolet coating	\$12
Antireflective (AR) coating (standard/premium/ultra/ultimate)	\$35/\$48/\$60/\$85
Progressive lenses (standard/premium/ultra/ultimate)	\$50/\$90/\$140/\$175
High-index lenses	\$55
Polarized lenses	\$75
Plastic photochromic lenses	\$65
Scratch-protection plan: single vision/multifocal lenses	\$20/\$40
Retinal imaging	\$39

No Cost Language Services. You can get an interpreter. You can get documents read to you and some sent to you in your language. For help, call us at 1-855-819-1873. For more help call the CA Dept. of Insurance at 1-800-927-4357.

Servicios de Idiomas sin costo alguno. Usted puede conseguir un intérprete. Usted puede obtener los documentos leer a usted y algunos enviados a usted en su idioma. Para obtener ayuda, llame al 1-855-819-1873. Para obtener más información puede llamar al Departamento de Seguros al 1-800 -927-4357.

Underwritten by:
American Family Life Assurance Company of Columbus
 Worldwide Headquarters | 1932 Wynnton Road | Columbus, Georgia 31999 | 1.855.819.1873

Aflac
 EXP (5/27)

Materials – Eyeglass Lenses Continued	
Blue light filtering	\$15
Digital single vision (intermediate)	\$30
Contact Lenses Benefit (in lieu of eyeglasses) – Standard and Specialty Lens Types	
Contact lens material allowance– plus 15% discount on any overage ¹	Up to \$150
Evaluation, fitting and follow-up care – standard lens types (in lieu of eyeglasses)	\$0 co-pay
Evaluation, fitting and follow-up care – specialty lens types (in lieu of eyeglasses)	Up to \$60 allowance
Collection Contact Lenses Benefit (in lieu of contact lens material allowance)	
Materials disposable: up to	8 boxes/multi-packs
Planned replacement: up to	4 boxes/multi-packs
Evaluation, fitting and follow-up care	\$0 co-pay
Non-Elective (Visually Required) Contact Lenses (with prior approval)	
Materials, evaluation, fitting and follow-up care	\$0 co-pay
Out-of-network benefits	
Covered services	Reimbursement allowance schedule
Eye examination	Up to \$40
Frame	Up to \$50
Single-vision lenses	Up to \$40
Bifocal/progressive lenses	Up to \$60
Trifocal lenses	Up to \$80
Lenticular lenses	Up to \$100
Elective contact lenses	Up to \$105
Non-elective (visually required) contact lenses	Up to \$225

¹Discounts are not part of insured benefits. 30% discount off additional pair of frames

²At Visionworks® locations.

Customer care center
1-800-999-5431

Monthly rates			
Employee	Employee & Spouse	Employee & Child(ren)	Family
\$6.46	\$11.08	\$11.30	\$18.23

We make it easy to find a provider. You can call Davis Vision directly at 1.800.999.5431.

Benefits and/or premiums may vary based on the state and benefit option selected. The plan has limitations and exclusions that may affect benefits payable. The plan may contain a waiting period. Refer to the policy and certificate for complete benefit details, definitions, limitations and exclusions. This is a brief description of coverage and is not a contract. Read your certificate carefully for exact terms and conditions as well as a complete list of the Schedule of Benefits payable under the plan.

LIMITATIONS AND EXCLUSIONS

State references within this brochure refer to the state of your group and not your resident state.

Limitations

Eyeglass lenses and frames are paid in lieu of the contact lenses benefit.

Contact lenses are payable in lieu of eyeglass lenses and frames.

Coverage for a late entrant or re-enrollee is limited to the vision exam benefit during the first 24 months after such person's effective date of coverage.

Dilation is covered in full under the vision exam benefit only if required by state law or done for one of the following conditions: central vision loss, photopsia, floaters, high myopia, diabetes or history of ocular surgery, ocular trauma or ocular disease.

Exclusions

No benefits are payable for any of the following conditions, services, procedures and/or materials, unless otherwise specifically listed as a covered benefit in the Schedule of Benefits:

- Replacement frames and/or lenses, except at normal intervals when covered services or materials are otherwise available;
- Plano lens or non-prescription lenses or sunglasses;
- Orthoptics, vision training and any associated supplemental testing;
- Frame cases;
- Low (subnormal) vision aids or aniseikonic lenses;
- Medical and surgical treatment of the eyes;
- Charges incurred after (a) the policy ends; or (b) the insured person's coverage under the policy ends, except as stated in the policy;
- Any eye examination or corrective eyewear required by an employer as a condition of employment;
 - In Arkansas, this exclusion does not apply.
- Services for which benefits are paid by worker's compensation;
- Blended bifocal lenses;
- Groove, drill or notch, and roll and polish;
- Two pairs of glasses, in lieu of bifocals, trifocals or progressives;
- Coating on lenses (factory scratch coat, anti-reflective, sunglass colors, etc.);
- Cosmetic items;
- Faceted lenses;
- High-index lenses;
- Laminated lenses;
- Oversize lenses – any lens with an eye size of 61mm or greater;
- Photochromic (transition) lenses;
- Polaroid lenses;
- Polished bevel lenses;
- Polycarbonate lenses, except for insured members under 19;
- Prism lenses;
- Slab-off lenses;
- Tints (except pink tint #1 and #2);
- Ultra-violet tint or coating;
- Additional cost for contact lenses over the allowance;
- Additional cost for a frame over the allowance;
- Progressive power lenses;
 - In Texas:
 - Services and procedures performed by an ophthalmologist, optician, and optometrist who is the insured person, or a family member.

No benefits are payable for services performed by a member of the insured person's family. Insured person's family is limited to a spouse, siblings, parents, children, grandparents, and the spouse's siblings and parents.

NOTICE: The coverage offered is not a qualified health plan (QHP) under the Patient Protection and Affordable Care Act (ACA) and is not required to satisfy essential health benefits mandates of the ACA. The coverage provides limited benefits.

Vision Network: Davis Vision | Capital Region Health Park, Suite 301 | 711 Troy-Schenectady Road | Latham, NY

Applies to Policy Series QNV1000.