

AIG Group Vision Insurance

For employees of Rensselaer Polytechnic Institute

Featuring the EyeMed
Vision Care Network

Choices, Affordability and Savings

- Choice: AIG Group Vision brings access to thousands of providers nationwide through the EyeMed Network¹ (Find a provider at www.eyemedvisioncare.com).
- Affordability: 100 percent coverage on in-network annual exams with minimal co-pay, plus a generous frame allowance.
- Savings: Additional discounts up to 40 percent off subsequent complete eyeglass purchases after you've used your benefit.

EyeMed Network Includes Nation's Top Optical Retailers

- LensCrafters®
- Pearle Vision®
- Sears OpticalSM
- Target Optical®
- JC Penney® Optical

Benefits at Retail Locations

- Convenient locations
- Extended hours
- One-hour service capability
- Better doctor availability (seven days per week)
- Walk-in appointments available

Example: LensCrafters Average Eyewear Turnaround Time

- 37 percent ready in one hour
- 22 percent ready same day
- 12 percent ready next day

Live Service at EyeMed's Customer Care Center

Call 866-798-9189, Monday through Saturday from 8 a.m. to 11 p.m. and Sunday from 11 a.m. to 8 p.m. ET.

Your Vision Benefits at a Glance

	In-Network	Out-of-Network
Exam (dilation as necessary)	\$10 co-pay	\$40 reimbursement
Exam Frequency (based on date of service)	Annual	Annual
Frames (any frame available at provider location)	\$0 co-pay, \$130 allowance and 20% off balance over \$130	\$45 reimbursement
Frame Frequency (based on date of service)	Every 24 months	Every 24 months
Standard Plastic Lenses (in lieu of contact lenses)	- \$20 co-pay for a pair of clear single vision or standard lined multi-focal lenses - \$40 co-pay for polycarbonate for dependent children up to age 18	- Single: \$40 reimbursement - Bifocal: \$60 reimbursement - Trifocal: \$80 reimbursement - Polycarbonate not available
Lens Frequency (based on date of service)	Annual	Annual
Other Lens Options Available at Network Discounts	You pay: - UV coating \$15 co-pay - Tint \$15 co-pay - Scratch resistance \$15 co-pay - Standard progressives (add-on to bifocal) \$65 - Polycarbonate for adults \$40 - Premium progressives (add-on to bifocal) \$65 plus 80% of the charge, less \$120 allowance - Anti-reflective \$45 co-pay	Not applicable
Contact Lenses (in lieu of eyeglass lenses, includes fit, follow-up and materials)	- Conventional (nondisposable, non-planned-replacement): \$0 co-pay, \$105 allowance, 15% off balance over \$105 - Other contact lenses: \$0 co-pay, \$105 allowance	\$80 reimbursement
Laser Vision Correction	15% off retail or 5% off promotional price from U.S. Laser Network	Not applicable
Other Services, Materials or Add-On Features	20% off additional services and materials such as cleaning solutions, cloths, glass lenses and sunglasses (excluding contact lenses and doctors' professional services)	Not applicable
Secondary Discounts	Additional discounts up to 40% off a complete pair of eyeglasses and 15% off conventional contact lenses once the funded benefits have been used	Not applicable

Find a Provider

You can find a provider online via the EyeMed Vision Care site or by calling the Customer Care Center at 866-798-9189.

To find a provider online

- 1 Go to www.eyemedvisioncare.com.
- 2 On the home page, under "Select Your Network", click the ACCESS network.
- 3 Enter your ZIP code and click "Submit".
A security page appears.
- 4 On the security page, enter the security code and click "Submit".
A list of local providers appears.

Note: If you use an eye care provider that is not currently in the network, you can refer your eye care provider for membership by calling the Customer Care Center at 866-798-9189.

Definitions

Polycarbonate lenses: More durable than regular plastic, polycarbonate lenses are very lightweight. They also have greater impact resistance than any other lens material, making them the lenses of choice for sports eyewear, children or active lifestyle.

Progressive lenses: Include but are not limited to the following trade names: Access[®], Adaptar[®], AF Mini[®], Continuous[®], Vue[®], Freedom[®], Sola VIP[®], Sola XL[®] and True Vision[®]. Standard lenses are the mid-range level of progressive lens based on the year, make and model of equipment used to develop them.

Premium progressive lenses: Include but are not limited to the following trade names: AO Compact[®], Kodak[®], Multigressiv[®], Natural[®], Outlook[®], Panamic[®], and Varilux Comfort[®]. Premium lenses are the highest-grade level of progressive lens based on the most advanced and recent year, make and model of equipment used to develop them.

Limitations and Exclusions

- 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
- Corrective eyewear required by an employer as a condition of employment and safety eyewear unless specifically covered under plan
- Services provided as a result of any workers compensation law
- Plano nonprescription lenses and nonprescription sunglasses (except for 20 percent discount)
- Two pair of glasses in lieu of bifocals
- Discounts on frames where the manufacturer prohibits discount

For a complete list of limitations and exclusions, please see the policy or certificate.

¹The network is administered by EyeMed Vision Care.



Monthly Cost of Benefit

- Employee: \$9.69
- Employee + 1: \$18.57
- Employee + 2: \$26.85

Policy issued by:

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

Policy Form Number C22553NY

Subsidiary of American International Group, Inc. (AIG)

This is a summary only of products and services offered. Actual offerings may vary by group size and are subject to state insurance law, and the benefits/provisions as described may vary due to such law. All products are subject to terms, conditions, limitations and exclusions of the policy. Please see policy and certificate for details. The underwriting risks, financial and contractual obligations and support functions associated with the products issued by American International Life Assurance Company of New York are its responsibility. AIG does not underwrite any insurance policy referenced herein. American International Life Assurance Company of New York is authorized to do an insurance business in New York. Policies not available in all states.