

MAKING HEALTH AND BENEFITS EASIER

# Visiting the eye doctor = wellness benefits

Eye exams aren't just about vision. They're about your health. The eyes are windows to the live action of blood vessels, nerves and connective tissues throughout the body. Problems spotted in the eye are often the first signs of disease lurking elsewhere.<sup>1</sup>

And now, when members check in with the eye doctor for annual preventive care they can benefit even more with an automatic wellness benefit payment.



## This is how it works

1. The employee must have a vision plan<sup>2</sup> + a wellness benefit<sup>3</sup> from our accident, critical illness or hospital indemnity plans.<sup>4</sup>
2. When the employee goes in for an exam<sup>5</sup> and their claim is submitted, we will automatically check the status of their wellness benefit.
3. If the wellness benefit has not been paid out yet that year, the eye exam will satisfy the wellness benefit.
4. A check will get sent out automatically to the employee – without them having to do anything!

If the employee has multiple wellness benefits, the one eye exam will satisfy all of them and they will get a check for the combined total. Additionally, if dependents get eye exams and they have a wellness benefit those will automatically be paid out, too.

## Let's look at a payment example

John and his wife Jane have a Sun Life vision plan, accident with wellness and hospital indemnity insurance. They both went to the eye doctor for their annual exam. After the appointment, their eye doctor filed a claim with Sun Life for the eye exams. Through our claims integration process, we found that John and Jane had already been paid out for hospital indemnity, but they had not been paid for the wellness benefit on their accident policy yet that year.

Insurance coverage	Benefits paid
Vision (employee + spouse)	Eye exam covered at 100% for John Eye exam covered at 100% for Jane
Accident with \$50 wellness benefit (employee + spouse)	\$50 wellness benefit for John \$50 wellness benefit for Jane
Hospital Indemnity (employee + spouse)	\$0 (no wellness benefit available)

*John will receive a check for \$100 without having to submit any additional claims.*

Contact your Sun Life Employee Benefits Representative today to learn more!

1. <https://www.aaopt.org/eye-health/tips-prevention/surprising-health-conditions-eye-exam-detects>  
 2. Claims integration is available for all Vision products provided by Sun Life, administered by VSP®.  
 3. Wellness benefits are subject to state regulatory approval and may not be available in all states with certain products.  
 4. A new supplemental health coverage must be added to the policy on or after 01/01/2026 to be eligible.  
 5. Qualified eye exam codes include 92014, 92002, 92004 and 92012.

Sun Life vision plans do not provide coverage for pediatric vision services that satisfy the requirements for "minimum essential coverage" as defined by the Patient Protection and Affordable Care Act. ("PPACA").

Wellness benefits may be referred to as Health Screening Benefit or Preventive Health Benefit in some states. Not available with all products in all states.

Supplemental Health policies provide limited benefits. This coverage does not constitute comprehensive health insurance (often referred to as "major medical coverage") and does not satisfy the requirement for Minimum Essential Coverage under the Affordable Care Act. Failing to maintain Minimum Essential Coverage may result in a tax penalty. The certificate and its riders have exclusions and limitations that may affect any benefits payable. Benefits payable are subject to all terms and conditions of the certificate.

Group insurance policies are underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) in all states, except New York, under Policy Form Series 15-GP-01, 16-SD-C-01, 20-SD-R-01, 23-SD-C-01, 23-SD-R-01, 23-SD-R-02, 23-SD-R-03, 23-SD-R-04, 23-SD-R-05, 23-SD-R-06, 15-GP-01, 20-HI-C-01, 16-AC-C-01, 12-GP-01, 12-AC-C-01, and 16-VIS-C-01. Product offerings may not be available in all states and may vary depending on state laws and regulations. Issued contracts determine all plan features and benefits. This policy has exclusions, limitations and terms under which the policy may be continued in force or discontinued. For cost and complete details of the coverage, please contact the company. Not approved for use in NM and NY.

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