



There's more than meets the eye with Unum Dental

Nearly 14 million adults have not had their eyes tested in the last two years¹, but going for an eye exam will not just tell you if you need glasses or a change of prescription it's also an important eye health check. Opticians can help spot many general health problems and eye conditions during the exam².

Our new and improved optical insurance encourages your workforce and their insured dependants to maintain good eye health. We keep an eye on the future by providing cover towards the cost of regular eye exams as well as help towards the cost of frames, lenses and contact lenses.

Key features of the optical plans

Cover levels, limits and exclusions apply. Refer to your benefit schedule for full details.

- ✓ Cover towards examinations, lenses and frames
- ✓ Includes cover for contact lenses, off-the-shelf reading glasses and digital protection lenses
- ✓ 4 levels of cover to meet each employee's budget and optical needs
- ✓ Option to insure family members at an additional cost
- ✓ A one-off benefit of £10,000 in the event of loss of sight as a result of an accident (can only be claimed for once in the lifetime of an insured adult)
- ✓ Free choice of optician, including outside the UK
- ✓ Immediate cover – claims can be made from the policy start date
- ✓ Access to retail discounts and savings powered by BenefitHub³



Why Unum Dental?

- ✓ New and **increased levels of cover** to suit all company sizes and budgets
- ✓ **10% multi-product discount** when paired alongside one of our dental plans
- ✓ Option to increase your company's **health and wellbeing** offering
- ✓ Over **30 years' experience** in the employee benefits market
- ✓ **Simple, quick, online joining** for voluntary schemes
- ✓ Fast claims payment using our simple, online **paperless process**
- ✓ Easy to understand benefits designed to meet your employees' needs and buying behaviours
- ✓ Communication support to engage employees during an enrolment window

Simple, quick,
ONLINE joining
for voluntary
schemes!

Optical benefit schedule summary

Our optical plan has four levels of cover, offering increasing amounts of benefits and enabling employers and employees to select which level(s) best suit their needs.

Employees can claim their optical expenses up to the maximum amounts listed below per policy year.

	Level 1	Level 2	Level 3	Level 4
Eye examination – per policy year	£20	£30	£30	£40
Lenses – per policy year	£40	£100	£150	£200
Frames – per policy year	£40	£70	£120	£160
Accidental loss of sight – one-off payment in lifetime of insured adult	£10,000	£10,000	£10,000	£10,000

This is a summary of the Optical plans Benefit Schedule. Please refer to your Benefit Schedule for the full list of limits, exclusions and definitions.

¹ RNIB Eye health and sight loss stats and facts 2018 ² <https://www.nhs.uk/live-well/healthy-body/look-after-your-eyes/>

³ BenefitHub Limited is a third-party discounts and benefits provider and is completely independent of Unum Dental.

unum.co.uk/dental/optical