Vision Insurance

Why is having a good vision plan so important?



Because taking good care of your eyes can help you take better care of your body.

Regular visits to your eye care professional do more than just protect your eyesight, they can help protect your overall health. Through a routine exam, eye doctors can spot serious health problems like diabetes, high blood pressure, heart disease, certain cancers and other conditions.¹

That's why, even if you have perfect vision, yearly exams are important. Don't let preventable health and vision problems sneak up on you. Vision benefits are there to help you stay on top of your care.

Set your sights on better vision with MetLife Vision.

Because vision care services without a vision plan can be expensive.

Out-of-pocket costs can add up fast. See how much you could save with MetLife Vision in the example below. Keep in mind this is an illustration only. Your costs and savings could vary.²

Vision Service ³	Your cost without coverage	Your cost with coverage	You save ²
Eye Exam	\$171.00	\$10 (copay)	\$161.00
Materials Copay	NA	\$25 (copay)	NA
Frame	\$179.95	\$39.96	\$139.99
Lenses (Bifocal)	\$150.00	\$0	\$150.00
UV Coating	\$22	\$0	\$22
Anti-Reflective Coating	\$115.00	\$69	\$46
Annual Premiums ⁴	NA	\$84	NA
Total Cost of Services	\$637.95	\$227.96	\$518.99



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Why should I enroll now?

- Competitive
 group rates
- Convenient
 payroll deduction

See better with MetLife Vision!

Discover a plan that may help you save on vision services,² from eye exams, glasses, contact lenses and so much more. It couldn't be easier for you to get the vision care you need.

Your choice of eye care professionals

- · See any licensed eye care professional
- Or choose from thousands of ophthalmologists, optometrists and opticians at private practices or at popular retail locations like Costco[®] Optical, Visionworks and more
- MetLife's network recently expanded to include Walmart Vision Centers and Sam's Club Optical Centers as access points for your benefits⁵

Your choice of eyewear styles plus enhanced benefits

- Choose from hundreds of options for you and your family, including the latest designer frames
- No out-of-pocket costs on polycarbonate (shatter-resistant) lenses for children up to age 18, and ultraviolet (UV) coating
- Fixed copayments for scratch-resistant and anti-reflective coatings, progressive lenses,⁶ and more
- Savings on contact lens fittings and evaluations, plus laser vision correction⁷ and non-prescription sunglasses

Set your sights on savings and the freedom to choose the options that are right for you. Enroll in MetLife Vision to get the value and convenience you are looking for.

- 1. James, S.D. (2012, April 11). Get an Eye Exam: Arthritis to Cancer Seen in Eye. ABC News. <u>http://abcnews.go.com/Health/dozens-diseases-diagnosed-simple-eye-exam/story?id=16111097</u> (accessed April 2018).
- 2. Your actual savings by enrolling in the MetLife Vision Plan will depend on various factors, including plan premiums, number of visits by your family per year and the cost of services rendered. Be sure to review the Schedule of Benefits for your plan's specific benefits and other important details.
- 3. Comparison is based on national averages and most commonly purchased brands.
- 4. Based on employee-only rate for a M130-10/25 standard plan design with employees nationwide. Premiums may vary
- Vision benefits offered through Walmart and Sam's Club will be available 08/01/2019 for participants in all states except Arkansas. Vision benefits offered through Walmart and Sam's Club will be available to participants in Arkansas beginning 01/01/2020.
- 6. All lens enhancements are available at participating private practices. Please note that maximum copays and pricing are subject to change without notice. Check with your provider for details and copays applicable to your lens choice. Please contact your local Costco to confirm the availability of lens options and pricing prior to receiving services. Additional discounts may not be available in certain states.
- 7. Custom LASIK coverage only available using wavefront technology with the microkeratome surgical device. Other LASIK procedures may be performed at an additional cost to the member. Additional savings on laser vision care is only available at participating locations.

Vision benefits are underwritten by Metropolitan Life Insurance Company (MetLife), New York, NY. Certain claim and network administration services are provided through Vision Services Plan (VSP), Rancho Cordova, CA. VSP is not affiliated with MetLife or its affiliates. Like most group benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods, and terms for keeping them in force. Please contact MetLife or your plan administrator for costs and complete details.

