# Look out for your overall health with MetLife Vision Insurance.

Flexible and broad coverage that may save you money.<sup>1</sup>



## Why is having a good vision plan so important?

Regular visits to your eye care professional can provide essential care for your eyesight and help supplement routine physical exams.<sup>2</sup> Through a routine eye exam, eye doctors can find health problems like diabetes, high blood pressure and high cholesterol.<sup>2</sup>

That's why yearly vision exams are important, even if you have perfect vision. Vision benefits may help you manage your overall health care.

# Set your sights on better vision with MetLife Vision Insurance featuring the VSP Choice network.

Vision care services without a vision plan can be expensive. Out-of-pocket costs can add up fast. See how much you could potentially save<sup>1</sup> with MetLife Vision in the example below. Keep in mind this is an illustration only. Your costs and savings could vary.<sup>1</sup>

Vision service <sup>3</sup>	Average cost without vision coverage <sup>3</sup>	Average cost with MetLife's vision plan	Possible savings <sup>4</sup>
Eye exam	\$140	\$10 (co-pay)	\$130
Glasses	N/A	\$25 (co-pay)	N/A
Frame	\$140	\$8	\$132
Lenses (bifocal)	\$139	\$0	\$139
Ultraviolet (UV) coating	\$23	\$0	\$23
Anti-reflective coating	\$106	\$68	\$38
Annual premium <sup>5</sup>	N/A	\$84	N/A
Total cost of services	\$548	\$195	\$353

#### Why should I enroll now?

- Group rates
- Convenient payroll deduction

## **Enroll today!**

For questions, please call **1-855-MET-EYE1** (1-855-638-3931).

### See better with MetLife Vision Insurance

Discover a plan that may help you save on vision services, 1 including eye exams, glasses, contact lenses and more.

#### Your choice of eye care professionals

- See any licensed eye care professional<sup>6</sup>
- Choose from thousands of ophthalmologists, optometrists and opticians at private practices or popular retail locations<sup>7</sup> like Costco Optical, Walmart Vision, Sam's Club Optical, Visionworks and more<sup>8</sup>

#### Your choice of eyewear styles plus enhanced benefits

- Choose from hundreds of options for you and your family, including some of the latest designer frames
- No additional out-of-pocket costs on polycarbonate (shatter-resistant) lenses for children up to age 18 and ultraviolet (UV) coating when received from an in-network provider<sup>9</sup>
- Fixed copayments in-network for scratch-resistant and antireflective coatings, progressive lenses<sup>9</sup> and more
- You can save¹ on contact lens fittings and evaluations, laser vision correction¹⁰ and non-prescription sunglasses when received from an in-network provider

#### **Vision Insurance**

An opportunity to reduce your out-of-pocket costs for vision care and eyewear.

Set your sights on potential savings<sup>1</sup> and the freedom to choose the right options for you. Enroll in MetLife Vision Insurance to help you get the value and convenience you may be looking for.

# Contact your HR representative to **learn more**.

**Questions?** Call 1-855-MET-EYE1 (1-855-638-3931).

- 1. Your actual savings from enrolling in a vision plan will depend on various factors, including plan premiums, number of annual family visits to an eye care professional, and the cost of services and materials received. Be sure to review the Schedule of Benefits for your plan's specific benefits and other important details.
- 2. Kelley, OD, MS, Sonia, Are eye exams just as important as other health exams?, AllAboutVision.com, April 13, 2022, https://www.allaboutvision.com/eye-care/eye-exams/rethinking-importance-of-eye-exams/.
- 3. Comparison is based on national averages and most commonly purchased brands. VSP claims data for 2021.
- 4. These are sample savings only. Your actual savings from enrolling in the MetLife Vision Plan will depend on various factors, including plan premiums, number of annual family visits to an eye care professional, and the cost of services and materials received. Be sure to review the Schedule of Benefits for your plan's specific benefits and other important details.
- 5. Based on employee-only rate for a M130-10/25 standard plan design with employees nationwide. Premiums may vary.
- 6. If you choose an out-of-network provider, you will have increased out-of-pocket expenses, pay in full at time of service and must file a claim with MetLife for reimbursement.
- 7. For a list of participating providers, use the Find a Vision Provider tool at metlife.com. Select Find a Vision Provider, choose VSP Choice as the network, complete the information requested and hit the Search Now button.
- 8. All product and company names are trademarks or registered trademarks of their respective holders. Use of them does not imply any affiliation with or endorsement by them.
- 9. 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.
- 10.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.

Benefits are underwritten by Metropolitan Life Insurance Company (MetLife), New York, NY. Certain claim and network administration services are provided through Vision Service Plan (VSP), Rancho Cordova, CA. VSP is not affiliated with MetLife or its affiliates. Like most group benefit programs, 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.

