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	$140	$10 (copay)	**$130**
Glasses	NA	$25 (copay)	**NA**
Frame	$140	$8	**$132**
Lenses (Bifocal)	$139	$0	**$139**
UV Coating	$23	$0	**$23**
Anti-Reflective Coating	$106	$69	**$37**
Total Cost of Services	**$548**	**$112**	**$461**

Enroll today!

For questions, please call MetLife at **1 800 GET-MET8** (1-800-438-6388)

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
- For additional convenience, a special service arrangement with WalMart and Sam's Club makes it easy for you to use your benefits even though they are out-of-network

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,[4] and more
- Savings on contact lens fittings and evaluations, plus laser vision correction[5] and non-prescription sunglasses

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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.

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1. James, S.D. (2012, April 11). Get an Eye Exam: Arthritis to Cancer Seen in Eye. ABC News. http://abcnews.go.com/Health/dozens-diseases-diagnosed-simple-eye-exam/story?id=16111097 (accessed January 2017).
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. 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.
5. 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.

With your Vision Preferred Provider Organization Plan, you can:

- Go to any licensed vision specialist and receive coverage. Just remember your benefit dollars go further when you stay in network.
- Choose from a large network of ophthalmologists, optometrists and opticians, from private practices to retailers like Costco® Optical and Vision works.
- Take advantage of our service agreement with Walmart and Sam's Club—they check your eligibility and process claims even though they are out of network.

In-network value added features:

Additional lens enhancements:[1]
Average 20-25% savings on all other lens enhancements.

Savings on glasses and sunglasses:
Get 20% savings on additional pairs of prescription glasses and non-prescription sunglasses, including lens enhancements. At times, other promotional offers may also be available.

Laser vision correction: [2]
Savings averaging 15% off the regular price or 5% off a promotional offer for laser surgery including PRK, LASIK and Custom LASIK. This offer is only available at
MetLife participating locations.

In-network benefits

There are no claims for you to file when you go to a participating vision specialist. Simply pay your copay and, if applicable, any amount over your allowance at the time of service.

Frequency

Eye exam — Once every 12 months

- Eye health exam, dilation, prescription and refraction for glasses: Covered in full after **$10** copay.
- Retinal imaging:[1] Up to a **$39** copay on routine retinal screening when performed by a private practice provider.

Frame — Once every 24 months

- Allowance: **$135** after **$25** eyewear copay.
- Costco: **$75** allowance after **$25** eyewear copay.

You will receive an additional **20%** savings on the amount that you pay over your allowance. This offer is available from all participating locations except Costco.[1]

Standard corrective lenses — Once every 12 months

- Single vision, lined bifocal, lined trifocal, lenticular: Covered in full after **$25** eyewear copay

Standard lens enhancements[1] — Once every 12 months

- Polycarbonate (child up to age 18) and Ultraviolet (UV) coating: Covered in full after **$25** eyewear copay.
- Progressive, Polycarbonate (adult), Photochromic, Anti-reflective, Scratch-resistant coatings and Tints: Your cost will be limited to a copay that MetLife has negotiated for you. These copays can be viewed after enrollment at www.metlife.com/mybenefits.

Contact lenses instead of eye glasses — Once every 12 months

- Contact fitting and evaluation:[1] Covered in full with a maximum copay of **$60**.
- Elective lenses: **$135**
- Necessary lenses: Covered in full after eyewear copay.

We're here to help

Find a participating vision specialist:
www.metlife.com/mybenefits or call [1-855-MET-EYE1 (1-855-638-3931)]

Get a claim form:
www.metlife.com/mybenefits

General questions:
www.metlife.com/mybenefits or call [1-855-MET-EYE1 (1-855-638-3931)]

MetLife

Out-of-network reimbursement

You pay for services and then submit a claim for reimbursement. The same benefit frequencies for **In-network benefits** apply. Once you enroll, visit www.metlife.com/mybenefits for detailed out-of-network benefits information.

• Eye exam: up to **$45**	• Single vision lenses: up to **$30**	• Lined trifocal lenses: up to **$65**
• Frames: up to **$70**	• Lined bifocal lenses: up to **$50**	• Progressive lenses: up to **$50**
• Contact lenses:	• Lenticular lenses: up to **$100**	
- Elective up to **$105**		
- Necessary up to **$210**		

Exclusions and Limitations of Benefits

This plan does not cover the following services, materials and treatments.

Services and Eyewear

- Services and/or materials not specifically included in the Vision Plan Benefits Overview (Schedule of Benefits).
- Any portion of a charge above the Maximum Benefit Allowance or reimbursement indicated in the Schedule of Benefits.
- Any eye examination or corrective eyewear required as a condition of employment.
- Services and supplies received by you or your Dependent before the Vision Insurance starts.
- Missed appointments.
- Services or materials resulting from or in the course of a Covered Person's regular occupation for pay or profit for which the Covered Person is entitled to benefits under any Workers' Compensation Law, Employer's Liability Law or similar law. You must promptly claim and notify the Company of all such benefits.
- Local, state and/or federal taxes, except where MetLife is required by law to pay.
- Services or materials received as a result of disease, defect, or injury due to war or an act of war (declared or undeclared), taking part in a riot or insurrection, or committing or attempting to commit a felony.
- Services and materials obtained while outside the United States, except for emergency vision care.
- Services, procedures, or materials for which a charge would not have been made in the absence of insurance.
- Services: (a) for which the employer of the person receiving such services is not required to pay; or (b) received at a facility maintained by the Employer, labor union, mutual benefit association, or VA hospital.
- Services, to the extent such services, or benefits for such services, are available under a Government Plan. This exclusion will apply whether or not the person receiving the services is enrolled for the Government Plan. We will not exclude payment of benefits for such services if the Government Plan requires that Vision Insurance under the Group Policy be paid first. Government Plan means any plan, program, or coverage which is established under the laws or regulations of any government. The term does not include any plan, program, or coverage provided by a government as an employer or Medicare.
- Plano lenses (lenses with refractive correction of less than ± .50 diopter).
- Two pairs of glasses instead of bifocals.
- Replacement of lenses, frames and/or contact lenses furnished under this Plan which are lost, stolen, or damaged (within the 12 month benefit period from date of purchase.)
- Contact lens insurance policies and service agreements.
- Refitting of contact lenses after the initial (90-day) fitting period.
- Contact lens modification, polishing, and cleaning.

Treatments

- Orthoptics or vision training and any associated supplemental testing.
- Medical and surgical treatment of the eye(s).

Medications

- Prescription and non-prescription medication

[1] *All lens enhancements are available at participating private practices. Maximum copays and pricing are subject to change without notice. Please check with your provider for details and copays applicable to your lens choice. Please contact your local Costco to confirm the availability of lens enhancements and pricing prior to receiving services. Additional discounts may not be available in certain states.*

[2] *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.*

Important: If you or your family members are covered by more than one health care plan, you may not be able to collect benefits from both plans. Each plan may require you to follow its rules or use specific doctors and hospitals, and it may be impossible to comply with both plans at the same time. Before you enroll in this plan, read all of the rules very carefully and compare them with the rules of any other plan that covers you or your family.

M135D-10/25
Benefits are underwritten by Metropolitan Life Insurance Company, New York, NY.
Certain claims and network administration services are provided through Vision Service Plan. In certain states, availability of MetLife's group vision benefits is subject to regulatory approval. 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.

Metropolitan Life Insurance Company, New York, NY 10166