

Vision Plan Summary

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 Visionworks.

In-network value added features:

Additional lens enhancements: In addition to standard lens enhancements, enjoy an average 20-25% savings on all other lens enhancements. ¹

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. ¹

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.

We're here to help

Find a Vision provider at www.metlife.com/vision

Download a claim form at www.metlife.com/mybenefits

For general questions go to www.metlife.com/mybenefits or call 1-855-MET-EYE1 (1-855-638-3931)

In-network benefits

There are no claims for you to file when you go to an in-network 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 a \$20 copay.	
☑ Retinal imaging: Up to a \$39 copay on routine retinal screening when performed by a private practice.	

Frame	Once every 12 months
☑ Allowance: \$150 after \$25 eyewear copay.	
☑ Rimless Drill: Covered in full.	
☑ Costco: \$85 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, Walmart and Sam's Club.	

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
☑ Ultraviolet (UV) coating, Polycarbonate (child up to age 18), Progressive Standard, Progressive Premium/Custom, Scratch-resistant coating, Anti-reflective, Tints	
Photochromic: Covered in full.	
☑ Polycarbonate (adult): 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: Covered in full with a maximum copay of \$60.	
☑ Elective lenses: \$150 allowance.	
☑ Necessary lenses: Covered in full after eyewear copay.	

Second pair

This benefit gives you additional eyewear coverage. You can get:

- ☑ Two pairs of prescription eyeglasses; or
- ☑ One pair of prescription eyeglasses and an allowance toward contact lenses; or
- ☑ Double your contact lens allowance

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

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 Worker's 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 ± 0.50 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, except at the normal intervals when Plan Benefits are otherwise available.
- 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 medications.

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 your 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.

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MetLife Vision benefits are underwritten by Metropolitan Life Insurance Company, New York, NY. Certain claims and network administration services are provided through Vision Service Plan (VSP), Rancho Cordova, CA. VSP is not affiliated with Metropolitan Life Insurance Company 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.

Find a vision provider

With MetLife Vision, you can choose from thousands of ophthalmologists, optometrists and opticians at private practices or at popular retail locations like Costco® Optical, Visionworks and more. You can find the names, addresses, and phone numbers of providers by searching our online **Find a Vision Provider** directory.



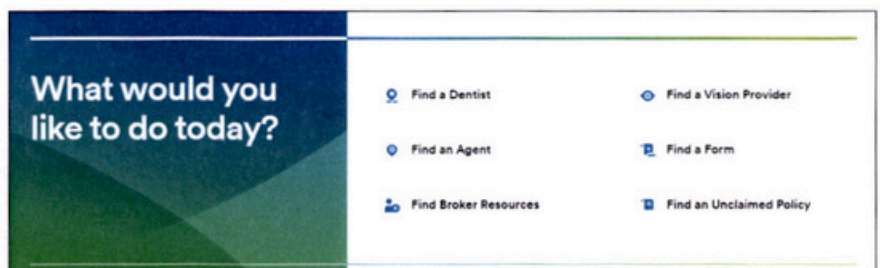
Step 1:
Go to [metlife.com](https://www.metlife.com)



Step 2:
Select "Find a Vision Provider" next to "What would you like to do today?"



Step 3:
Select your vision plan next to "Choose your network."
Enter your Zip, City or State and select the "Find a Vision Provider" button.



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How To Register On MyBenefits

MyBenefits provides you with a personalized, integrated and secure view of your MetLife delivered benefits. You can take advantage of a number of self-service capabilities as well as easy to access information. As a first-time user, you will need to register on MyBenefits by following the steps outlined below:

Registration Process For MyBenefits:

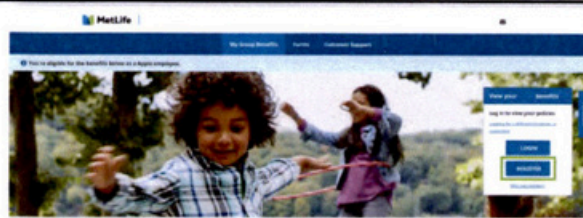
STEP 1 – Provide A Group Name

Access MyBenefits at mybenefits.metlife.com. Enter your employer name, select it in the drop down and select 'Next'. Save this URL to access your MyBenefits account in the future.



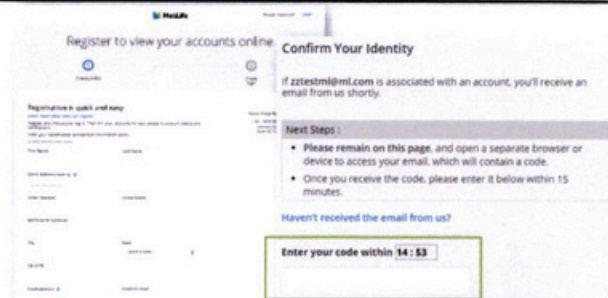
STEP 2 – Register

Once you have selected your employer, from the MyBenefits Home Page you will then select the 'Register' button. Note – Current users will select 'Log In' and enter their username and password.



STEP 3 – Enter Authentication Information

The next screen will begin by entering your name, address, phone number, e-mail (required) and unique security identifiers to confirm your identity. You will then receive a security code, via email or text, that you will need to enter to continue the registration process.



STEP 4 – Establish Account Credentials

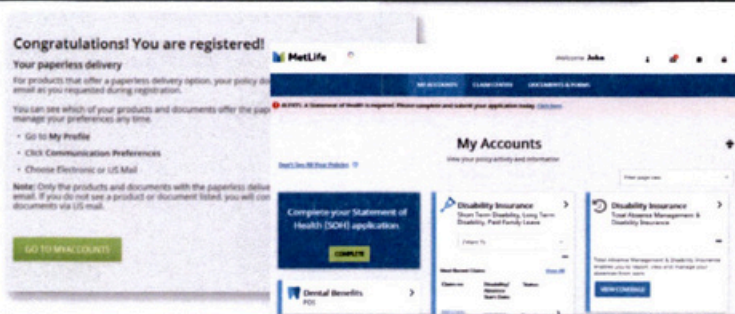
You will then be prompted to create a unique username and password for future access to MyBenefits, as well as choose and answer three identity verifications questions that will be used in the event you forget your password.

In addition to reading and agreeing to the Terms of Use, you will be asked to opt into electronic consent.



STEP 5 – Registration Is Complete

Once you have completed the process a 'congratulations' message window will display. You are now registered on MyBenefits! A registration confirmation email will be sent to the email address provided for your registration. You can immediately access your account information by selecting the 'Go To My Account' button within the congratulations window.



Checking your benefits just got easier

MetLife's mobile app puts convenience in the palm of your hands. You can quickly access and manage your benefit information— anytime, anywhere.

Auto Insurance

- Access your ID card
- Request permanent ID cards
- Pay your auto insurance bills
- File claims
- View your policies and more
- View payment history

Dental Insurance¹⁾

- Find a dentist
- DHMO Plans Only: Add/Change your dental office
- PPO Plans Only: Plan based cost estimator for dental procedures
- PPO Plans Only: View your Plan Summary
- PPO Plans Only: View your claims
- PPO Plans Only: Book an appointment
- PPO Plans Only: Provider reviews and ratings
- PPO Plans Only: Provider reviews and ratings
- Track your brushing and flossing
- View and save ID card

Vision Insurance

- Find a provide
- View and save ID card

Disability Insurance

- View and update claim [and leave] information
- Set up direct deposit for benefit payments

Legal Services

- Find an attorney
- View your plan/program details
- Get a case number

Accident & Health

- View coverage details
- Submit claims
- View claim status
- Upload documents

Plus, view your current coverage for Life Insurance, Critical Illness Insurance, and Hospital Insurance.

It is easy to get the MetLife US Mobile app

Search "MetLife" on the iTunes Store® or Google Play® and download the MetLife US Mobile App, or scan these QR codes.



[1. Certain features of the MetLife mobile app are not available for some MetLife dental plans.]

Like most group benefit plans, benefit plans offered by MetLife and its affiliates contain certain exclusions, exceptions, waiting periods, reductions, limitations, and terms for keeping them in force. Please contact MetLife or your plan administrator for complete details.



Metropolitan Life Insurance Company | 200 Park Avenue | New York, NY 10166
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