

# The Right Features and Savings for Your Small Business

## A Difference You Can See

Offering benefit choices that are right for you and your employees is a simple way to improve the health of your workforce and your small business. A MetLife vision plan is designed to be an affordable benefit option that can help you balance costs and meet your employees' needs at the same time.



### A view on wellness

Vision insurance can help your employees make important wellness connections. Regular vision care can detect and monitor potentially serious problems that can impact well-being and productivity, as well as health care costs

### Savings and convenience

Your employees will benefit from savings that are built into their plan design, ensuring that participants and their covered family members save on total costs — premiums and out-of-pocket costs — for eye exams, prescription glasses, sunglasses or contacts.<sup>1</sup>

- **Flexibility:** A wide range of plan designs — including \$0 copay options — available in all 50 states
- **Convenient Access:** A unique proprietary network with over 90,000 access points, including both private practice and retail center locations (e.g., For Eyes and America's Best)
- **Simple to Use:** No ID card or in-network claims forms needed to access benefits. Plus, an enhanced out-of-network agreement with Walmart and Sam's Club for streamlined claims processing and eligibility checks

### Cutting edge expertise

You can count on MetLife to ensure your vision plan is based on the latest research and market trends. We include standard features<sup>2</sup> that are only offered as options by other carriers.

- Polycarbonate (shatter-resistant) lenses for children up to 18 years of age
- Ultraviolet coating covered in full
- Fixed copays for popular enhancements like polycarbonate lenses for adults; progressive and photochromic lenses; anti-reflective and scratch-resistant coatings; as well as contact lens fitting and evaluation

## Coverage options

### Network Plan Options

<b>Service Frequency</b>	Choose from Exam/Lenses-Contact Lenses/Frames at: • 12/12/12 months • 12/12/24 months
<b>Exam/Material Copays</b>	Choose from the following copay options: <b>Exam/Materials</b> \$0/\$0 • \$5/\$10 • \$10/\$20 • \$10/\$25 • \$10/\$0 • \$10/\$10 • \$20/\$0 • \$20/\$20 Copayment for materials does not apply to elective contact lenses

### Plan Highlights — In Network

<b>Exam</b>	Focuses on eye health and overall wellness. Covered in full with applicable copay.
<b>Standard Corrective Lenses</b>	All plans cover standard corrective lenses/lens enhancements at 100% after materials copay. • Single Vision • Lined Bifocal • Lined Trifocal • Lenticular
<b>Standard Lens Options<sup>3</sup></b>	<b>Covered in full after materials copay</b> • Ultraviolet (UV) coating • Polycarbonate (shatter-resistant) lenses for children (up to age 18) <b>“Not to exceed” pricing/maximum copay</b> • Anti-reflective coating • Photochromic • Polycarbonate lenses for adults • Progressive lenses • Tints • Scratch-resistant coating
<b>Frame Allowance</b>	<b>Choose from \$100, \$130, or \$150</b> 20% off the additional amount when patients choose a frame that exceeds the allowance at in-network private practice providers
<b>Contact Lens Fitting and Evaluation</b>	Standard and premium is covered in full with a copay not to exceed \$60
<b>Elective Contact Lens Allowance<sup>4</sup></b>	<b>Elective contact lens allowance same as frame allowance</b> Necessary contact lenses are covered in full, less any applicable copayment

### Value Added Features

<b>Additional Discounts on Glasses and Sunglasses</b>	20% savings off additional pairs of prescription glasses and/or non-prescription sunglasses, including lens enhancements. <sup>2</sup>
<b>Laser Vision Correction<sup>5</sup></b>	Discounts averaging 15% off the regular price, or 5% off a promotional offer for laser surgery, including PRK, LASIK and Custom LASIK. Discounts only available from MetLife participating facilities.

## Contact your benefits broker or MetLife representative today.

1. 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.
2. All lens enhancements are available at participating private practices. Maximum copays and pricing are subject to change without notice. Please check with providers 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.
3. For additional flexibility, contact MetLife. State and underwriting restrictions apply.
4. For elective contact lenses. Necessary contact lenses are a Plan benefit when specific benefit criteria are satisfied and prescribed by an in-network provider.
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 are only available at participating locations.

[metlife.com](http://metlife.com)

Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, waiting periods, reductions of benefits, limitations and terms for keeping them in force. Please contact MetLife for complete details.

Benefits are underwritten by Metropolitan Life Insurance Company, New York, NY. Certain claim 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.

