

# Keep up with eye exams and eyewear with MetLife Vision Insurance.

Flexible benefits that may save you money.

Vision insurance provides benefits that can be important for you and eligible family members.<sup>1</sup> MetLife Vision Insurance with the **Davis Vision**® network includes coverage for routine eye exams, glasses, contact fittings, evaluations and lenses, plus a discount on laser vision correction.<sup>2</sup>

### You asked. We Answered.

Why sign up for vision insurance? Find out with some FAQs.

### Why should I enroll?

A. Even if you don't wear glasses or contacts, regular visits to your eye doctor may help contribute to your overall health by potentially catching serious problems, such as diabetes and high blood pressure.<sup>1</sup>

#### When can I enroll?

**A.** You can enroll during your **open enrollment period**.

# How can a vision plan help me save money?

**A.** Eyeglasses and routine eye exams can be more expensive than you may think. With MetLife Vision Insurance, you can save up to \$361 a year on eye exams and eyewear<sup>3</sup> through low to no copays.

### Can I choose my own eye care professional?

**A.** You can **go to any licensed eye care professional.**Choose from thousands of participating professionals at private practices or popular retail locations,<sup>4</sup> such as Costco Optical, Walmart Vision, Sam's Club Optical and more.<sup>5</sup> Enjoy lower out-of-pocket costs when visiting a participating vision care provider.

You can also visit online in-network eyewear stores, including Glasses.com, Befitting.com, 1-800 Contacts and Visionworks.com.<sup>5</sup>

If you choose an out-of-network provider, you will have increased out-of-pocket expenses, pay in full at the time of services, and must file a reimbursement claim with MetLife.

### How can I find a participating eye care professional?

**A.** You can find a participating eye care professional using the Find a Vision Provider tool [at metlife.com / through MyBenefits]. Select *Find a Vision Provider*, choose *Davis Vision* as the network, complete the information requested and hit the *Search Now* button.

**Regular visits to your eye care professional** can help protect your eyesight and may help to identify chronic medical conditions.<sup>1</sup>

### What if my eye care professional is not in the Davis Vision network?

### A. You can go to any licensed eye care professional.

You can find a participating eye care professional by using the Find a Vision Provider tool at metlife.com. Select *Find a Vision Provider*, choose *Davis Vision* as the network, complete the information requested and hit the *Search Now* button.

If you choose an out-of-network provider, you will have increased out-of-pocket expenses, pay in full at the time of services, and file a claim with MetLife for reimbursement.

# What kinds of frames are available in my plan?

A. Choose the eyewear that's right for you and your budget. Take advantage of a selection of fully covered frames at no additional cost to you, plus get access to the Davis Vision Exclusive Collection, with a one-year breakage warranty.

Our Davis Vision Exclusive Collection includes 222 designer, fashion and premier frames from brands including FILA, Jones New York, Oscar by Oscar de la Renta and Perry Ellis,<sup>5</sup> with new styles added every year.

# What services are covered under my plan?

A. Routine eye exams, frames and lenses are available with your plan at competitive group rates. Your plan also offers lens enhancement options, including, but not limited to, polycarbonate (shatter-resistant) lenses, ultraviolet (UV) coating, scratch-resistant and anti-reflective coatings, and progressive lenses.

#### What discounts can I get with my plan?

**A.** Your plan includes a discount on laser vision correction.<sup>2</sup> Plus, you can get a hearing exam at no additional cost and a discount of up to 40% on hearing aids.<sup>7</sup>

### How do I access plan information online?

**A.** Securely register on MetLife's MyBenefits website at metlife.com/mybenefits to view your claims, print your digital ID card, review information about your plan and more.

#### Do I need an ID card?

A. No. You do not need an ID card to schedule an appointment or receive services. While ID cards aren't required, digital ID cards will be available through MyBenefits at metlife.com/mybenefits. When visiting a participating vision provider without an ID card, please be prepared to provide your name, name of your school and group number.

## What should I tell my provider at my next vision care appointment?

**A.** At or before your next vision care appointment, please let your provider know your vision benefit is MetLife Vision Insurance with the Davis Vision network. Or simply show your vision provider your digital ID card (available on MyBenefits), your name, name of your school and group number to look up your vision plan.

For more information about your MetLife Vision benefits, please refer to the plan summary.

### **Enroll today**

# Questions? Call the Student Support Team at 877-247-8817

- 1. Heiting, OD, Gary, Eye exams: 5 reasons why they are important, All About Vision, January 2022. allaboutvision.com/eye-exam/importance.htm.
- 2. Laser vision correction services administered by QualSight, LLC. May not be available in all service areas.
- 3. Your actual savings from enrolling in a vision plan will depend on various factors, including plan premiums, number of visits to an eye care professional by your family per year, 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.
- 4. For a list of participating providers, use the Find a Vision Provide tool at metlife.com. Select Find a Vision Provider, choose Davis Vision as the network, complete the information requested and hit the Search Now button.
- 5. All product and company names are trademarks or registered trademarks of their respective holders., and their use does not imply any affiliation with or endorsement by them.
- 6. 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.
- 7. Hearing services administered by Your Hearing Network. May not be available in all service areas.

MetLife vision benefits are underwritten by Metropolitan Life Insurance Company, New York, NY. Certain claims and network administration services are provided through Davis Vision, Inc. ("Davis Vision"), a New York corporation. Davis Vision is part of the MetLife family of companies. Like most group benefit programs, Davis Vision by MetLife plans 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.

