

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

Flexible benefits that may save you money.

Vision insurance can provide important benefits for you and eligible family members. MetLife Vision Insurance with the **Superior Vision**® network includes coverage for routine eye exams, glasses, contact fittings, evaluations and lenses, plus discounts on laser vision correction¹ and hearing exams.²

### 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. Routine vision exams can help catch serious problems like diabetes and high blood pressure.<sup>3</sup>

#### When can I enroll?

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

# How can I find a participating eye care professional?

A. 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 Superior Vision as the network, complete the information requested and hit the Search Now button.

### Where can I choose an eyecare professional and eyewear?

A. You can **go to any licensed eye care professional** and enjoy low out-of-pocket costs when visiting a participating vision care provider. Choose from the thousands of ophthalmologists, optometrists and opticians available, and a selection of popular retail locations.<sup>4</sup> You can also access the top 50 retailers<sup>5</sup> in network<sup>4</sup> like America's Best Contacts & Eyeglasses, Costco Optical, Eyeglass World, LensCrafters, Pearle Vision, Target Optical, VisionWorks, Walmart and more.<sup>6</sup>

Plus, shop at online in-network eyewear stores, including Glasses.com, ContactsDirect, 1-800 Contacts and Befitting.<sup>6</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 file a claim with MetLife for reimbursement.

Regular visits to your eye care professional do more than just help care for your eyes—they may help identify chronic medical conditions.<sup>3</sup>

### What if my eye care professional is not in the Superior 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 Superior 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 must file a claim with MetLife for reimbursement.

#### What services are covered under my plan?

**A.** Your plan offers coverage on routine eye exams, frames and lenses. Discounts are also available for polycarbonate (shatter-resistant) lenses, ultraviolet (UV) coating, scratch-resistant and anti-reflective coatings, and progressive lenses.

### What additional offers do I get with my plan?

**A.** Your plan includes a discount on laser vision correction. You can even get a hearing exam at no additional cost and get a discount of up to 40% on hearing aids. 2

### 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 to you through through MyBenefits at at metlife.com/mybenefits. When visiting a participating vision provider without an ID card, please be prepared to provide your name, school name and student ID 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 Superior Vision network. Or simply show your digital ID card (available at metlife.com/mybenefits) provide your name, school name and student ID 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. The Superior Vision network provides you with the opportunity to access discounted laser correction services. Laser vision correction services are administered by QualSight, LLC, and may not be available in all service areas. Superior Vision makes no representations regarding any services provided by QualSight, LLC.
- 2. The Superior Vision network provides you with the opportunity to access discounts with Your Hearing Network. All hearing services are administered by Your Hearing Network and may not be available in all service areas. Superior Vision makes no representations regarding any services provided by Your Hearing Network.
- 3. Heiting, OD, Gary. Eye exams: 5 reasons why they are important. All About Vision, January 2022. allaboutvision.com/eye-exam/importance.htm.
- 4. For a list of participating providers, use the Find a Vision Provider tool at metlife.com. Select Find a Vision Provider, choose Superior Vision as the network, complete the information requested and hit the Search Now button.
- 5. VM Top 50 U.S. Optical Retailers 2022, Vision Monday, June 2022, https://www.visionmonday.com/vm-reports/top-50-retailers/.
- 6. 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

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

