

Vision plan – Key features

In-network benefits for a wide range of covered services, including some not typically standard with other plans

- Ultraviolet (UV) Coating
- Polycarbonate (shatter resistant) lenses for children
- Fixed copays on popular lens options

Access to thousands of private practice providers and top optical chains like Costco[®] Optical, Sam's Club, Visionworks, WalMart, RX Optical and more

Choice of eyewear from classic styles to the latest designer frames

- Network private practice providers provide over 200 options for eyewear
- Shop online to use vision benefits at eyeconic.com, an in-network online retailer of eyeglasses and contacts

Out-of-network coverage

Your actual savings from enrolling in the MetLife 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. All lens options are available at participating private practice provider offices, and 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 options and pricing prior to receiving services. Additional discounts may not be available in certain states.



Vision plan – Benefits breakdown



Benefit Type	In-Network Coverage	Out-of-Network Reimbursement	Frequency
<p>Eye exam (one per frequency)</p> <ul style="list-style-type: none"> Eye health exam, dilation, prescription and refraction for glasses 	<p>Covered after a \$10 copay</p>	<p>Covered up to \$45 allowance</p>	<p>12 months</p>
<p>Standard Corrective Lenses</p> <ul style="list-style-type: none"> Single vision Lined bifocal Lined trifocal Lenticular 	<p>Covered after \$25 eyewear copay</p>	<p>Covered up to: \$30 allowance \$50 allowance \$65 allowance \$100 allowance</p>	<p>12 months</p>

Vision plan – Benefits breakdown



Benefit Type	In-Network Coverage	Out-of-Network Reimbursement	Frequency
Standard Lens Options^{V1} <ul style="list-style-type: none"> • Ultraviolet coating • Polycarbonate (child up to age 18) 	Covered after a \$25 copay	Covered up to \$45 allowance	12 months
<ul style="list-style-type: none"> • Progressive • Polycarbonate (adult) • Scratch-resistant coating • Anti-reflective coating • Photochromic 	These options are available with “not to exceed” pricing/maximum copay	Applied to the allowance for the applicable corrective lens	12 months
Frame Allowance (20% off the additional amount when patients choose a frame that exceeds the allowance. Available from all in-network providers, except Costco locations.) <ul style="list-style-type: none"> • Costco, Walmart and Sam’s Club 	Covered up to \$160 allowance after \$25 eyewear copay \$90 allowance after \$25 eyewear copay	Covered up to: \$70 allowance	24 months

Vision plan – Benefits breakdown



Benefit Type	In-Network Coverage	Out-of-Network Reimbursement	Frequency
Contact Lenses <ul style="list-style-type: none"> Fitting and Evaluation 	Standard or premium fit covered in full with a copay not to exceed \$60	Applies to allowance for contact lenses	12 months
<ul style="list-style-type: none"> Elective Lenses 	Covered up to \$160 allowance	Covered up to \$105 allowance	12 months
<ul style="list-style-type: none"> Necessary 	Covered after eyewear copay	Covered up to \$210 allowance	12 months
<ul style="list-style-type: none"> Additional Lens Enhancements^{V1} Additional Discounts on Glasses and Sunglasses^{V1} Laser Vision Correction^{V2} 	<ul style="list-style-type: none"> Average 20-25% savings on all other lens enhancements 20% discount off the cost for additional pairs of prescription glasses and non-prescription sunglasses, including lens options. 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. 		