



FAQs

Frequently Asked Questions

Vision Insurance

Help lower your and your family's out-of-pocket costs on eye exams, glasses, lenses and more with a MetLife Vision Plan. With low co-payments and nationwide access to discounts, you'll be seeing your way to clear savings* in no time.

Q. Who is eligible for this plan?

A. Members of a participating association, their spouses/domestic partners and dependent children under age 26 may enroll.¹

Q. What does this plan cover?

A. MetLife offers two Vision plans — a High Plan and a Low Plan. Copayments and material allowances vary based on the plan selected. Both cover a wide range of services including routine eye exams, retinal imaging, lenses, lens enhancements, frames, contact lenses as well as discounts on additional pairs of prescription glasses and non-prescription sunglasses and laser vision correction surgery.²

Under the High Plan, there is no co-payment for exams and eyewear when you visit an in-network provider, whereas under the Low Plan, there is a \$20 co-pay for exams and eyewear when you visit an in-network provider.³ In addition, the materials allowance is slightly lower for the Low Plan (for example, the High Plan includes a \$150 in-network allowance for frames; the Low Plan is \$100 in-network).⁴

Q. Can I choose my Vision provider and still benefit from this plan?

A. Yes, both plans allow for reimbursement for expenses incurred by both in and out-of-network providers. However, your out-of-pocket costs are usually lower when you visit an in-network provider, so you have the opportunity to save even more.

There is a good chance that your provider will be in the network as the MetLife network includes more than 82,000 participating private practice access points, including 13,000 retail chains.

Q. Can I get my eye examination at one location and the materials at another?

A. Yes, you may get an eye examination from one provider and your glasses or contacts from another.

Q. How can I find a participating provider?

A. You can visit MetLife's *Find a Vision Provider* directory on metlife.com to view participating providers by location or call MetLife Vision at 1-855-MET-EYE1 (1-855-638-3931) for access to our 24/7 Interactive Voice Response system.

Q. How are claims processed?

A. You do not need to file a claim if you visit an in-network provider for care. The network provider will confirm your eligibility, submit the claim and calculate your out-of-pocket costs, if any, at the time of service. If you visit an out-of-network provider, you pay the provider in full for the services and eyewear received at the time of your appointment, including taxes. Then you submit a completed MetLife Vision claim form and itemized receipt to MetLife.

Q. Do I need an ID card to access my benefits?

A. No, you have the freedom to choose any vision provider within or outside the MetLife network and access the benefits of the plan without an ID card.

Return your completed, signed application today.

If you have any questions, please call My Benefit Advisor at 1-855-874-0267.

* Your actual savings from 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.

¹ Dependent Child(ren) means under 26, fully supported by member (unless resident of a state that doesn't require full support), and is unmarried.

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. Laser vision care discounts are only available from participating locations.

³ Maximum copays and pricing are subject to change without notice. Your out-of-pocket costs will be greater if you visit an out-of-network provider.

⁴ Maximum copays and pricing are subject to change without notice. Allowance at Costco is \$85 under the High Plan and \$55 under the Low Plan.

Coverage may not be available in all states. Please call My Benefit Advisor at 1-855-874-0267 for more information.

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