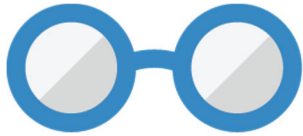


What is covered by MetLife Vision?



Regular visits to your eye doctor are important to your overall health.

MetLife Vision covers a wide range of services. They include routine eye exams, glasses, contact fittings, evaluations and lenses, plus additional savings on non-prescription sunglasses and laser vision correction.¹

Q. Why should I enroll?

A. A vision plan is a competitively priced way to help protect the eyesight of everyone in your family. Even if you don't wear glasses or contacts, regular visits to your eye doctor are important to your overall health. Routine eye exams can help detect other health problems.²

Q. 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, through low to no copays, you can save up to 60% in-network on vision wear and services.³ Lens options like polycarbonate (shatter-resistant) lenses for children up to age 18 and ultraviolet (UV) coating are covered in full in-network at no additional charge. You also enjoy in-network fixed copays for scratch-resistant and anti-reflective coatings, progressive lenses,⁴ and more.

Q. How can I find a participating provider?

A. You can review a list of participating providers online at www.metlife.com. Enter your ZIP code and select the MetLife Vision PPO network. Or call MetLife Vision at **1-855-MET-EYE1 (1-855-638-3931)** for access to our 24/7 Interactive Voice Response system.

There is a good chance that your provider will be in the network as the MetLife network includes thousands of participating ophthalmologists, optometrists and opticians at private practices and popular retail locations.

Q. Can I choose my own eye care professional?

A. You can go to any licensed eye care professional. 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.³

Choose from the thousands of ophthalmologists, optometrists and opticians at private practices or popular retail locations like Costco® Optical, Sam's Club, America's Best, Cohen's Fashion

Optical, Eyeglass World, For Eyes Optical, Pearle Vision,⁵ Shopko, Visionworks, Walmart and more.

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. What kinds of frames are covered?

A. You can choose the eyewear that's right for you and your budget. Your eye care professional can help you choose from classic styles to the latest designer frames. You can select from hundreds of options for you and your family. Some of the great brands to choose from include Anne Klein, bebe[®], Flexon[®], Lacoste, Nike, Nine West, Calvin Klein, and more.

Q. How many plans are available?

A. You can choose one of two visions plans. Copayments and material allowances may vary based on the plan selected.⁶

Q. Do I need an ID card?

A. No. You do not need an ID card to access your benefits.

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 vision wear received at the time of your appointment, including taxes. Then you submit a completed MetLife Vision claim form and itemized receipt to MetLife. If you need a claim form, visit the Forms Library on www.metlife.com or call **1-855-MET-EYE1 (1-855-638-3931)**.



Have other questions?

Don't miss out on this important benefit offer.

If you have any questions, please call The Alumni Insurance Program at **1-800-922-1245**.

Select **"Easy Pay Authorization"** as the payment method, when paying your premium, to help ensure uninterrupted coverage.

1. 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 is only available at participating locations.
2. Heiting, OD, Gary, Vision Screenings vs. Eye Exams: Why Are Eye Exams Important?, All About Vision, April 2018, <https://www.allaboutvision.com/eye-exam/importance.htm>. Accessed October 15, 2020.
3. 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 to an eye care professional 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. All lens options are available at participating private practices. Please note the maximum copays and pricing are subject to change without notice. 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.
5. Not all Pearle Vision locations participate in the MetLife Vision program. Please visit metlife.com to confirm participating locations by using our Find A Provider online directory.
6. Those services set forth in the certificate of insurance are covered. Please review your certificate of insurance or contact your plan administrator for more information on covered services.

Coverage may not be available in all states. Please contact your plan administrator for more information.

The association and/or the plan administrator incurs costs in connection with providing oversight and administrative support for this sponsored plan. To provide and maintain this valuable membership benefit, MetLife reimburses the association and/or the plan administrator for these costs.

Vision insurance is provided by Metropolitan Life Insurance Company, New York, NY (MetLife). Certain claim and network administration services are provided through Vision Services Plan, Rancho Cordova, CA (VSP). VSP is not affiliated with MetLife or its affiliates. Like most group benefit plans, benefit plans offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods and terms for keeping them in force. Please contact your plan administrator for costs and complete details.

Metropolitan Life Insurance Company | 200 Park Avenue | New York, NY 10166
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