



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

Flexible benefits that may save<sup>1</sup> you money.

Vision insurance can provide important benefits for you and eligible family members. MetLife Vision Insurance with the **VSP® Choice** network covers a wide range of services, including routine eye exams, glasses, contact fittings, evaluations and lenses, plus additional savings<sup>1</sup> on non-prescription sunglasses and laser vision correction.<sup>2</sup>

**You asked.  
We answered.**

**Why 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>3</sup>

### How can a vision plan help me save money?

- A.** **Eyeglasses and routine eye exams can be more expensive than you may think.** With a vision insurance plan, you can save<sup>1</sup> on vision wear and services through low to no copays.

### 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 VSP Choice as the network, complete the information requested and hit the Search Now button.

### 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> Enjoy lower out-of-pocket costs when visiting a participating vision care provider.

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

**Regular visits to your eye doctor are important to your overall health.<sup>3</sup>**

## 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.

## 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.<sup>5</sup>

## What services are covered under my plan?

**A.** Routine eye exams, frames and lenses are available with your plan<sup>5</sup> at group rates. Your plan also offers lens enhancement<sup>6</sup> options.

## 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.

## How do I pay for my coverage?

**A.** Discuss your payment options with USI Affinity at 1-855-874-0264.

### Have other questions?

If you have any questions, wish to apply for coverage or need more information, please call USI Affinity at 1-855-874-0264.

1. Your actual savings from enrolling in a vision plan will depend on various factors, including the plan chosen, plan premiums, number of annual family visits 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.
2. The VSP Choice network allows you to access discounted laser correction services. May not be available in all states or regions. 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. Not everyone will qualify for LASIK surgery. Results will vary. Please discuss outcomes with your eyecare provider.
3. Kelley, OD, MS, Sonia, Are eye exams just as important as other health exams?, AllAboutVision.com, April 13, 2022, <https://www.allaboutvision.com/eye-care/eye-exams/rethinking-importance-of-eye-exams/>. Accessed April 25, 2024.
4. For a list of participating providers, use the Find a Vision Provider tool at metlife.com. Select Find a Vision Provider, choose VSP Choice as the network, complete the information requested and hit the Search button.
5. Those services set forth in the certificate of insurance are covered. Please review your certificate of insurance or contact USI Affinity at 1-855-874-0264 for more information on covered services.
6. Lens enhancements are available at participating private practices. Pricing is subject to change without notice. Please check with your provider for details and availability prior to receiving services. Additional discounts may not be available in certain states or at certain retail locations.

Coverage may not be available in all states. Please USI Affinity at 1-855-874-0264 for more information.

Vision Insurance is provided by Metropolitan Life Insurance Company (MetLife), New York, NY. Certain claim and network administration services are provided through Vision Service Plan (VSP), Rancho Cordova, CA. 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. VSP is a registered trademark of Vision Service Plan.