## SuperiorVision<sup>®</sup> By MetLife



### Why is having a good vision plan so important?

Routine vision exams are not only important for your eyes. They may also help catch early signs of serious problems, such as diabetes, high blood pressure, heart disease, certain cancers and other conditions.<sup>1</sup>

That's why, even if you have perfect vision, yearly exams are important.

Make better vision a priority with Superior Vision by MetLife.

Enroll today! For questions, please call Superior Vision by MetLife at 1-833-EYE-LIFE (1-833-393-5433)

# Why should I enroll now?

- Easy access to vision care with one of the largest networks of eye care professionals
- · Competitive group rates
- Convenient payroll deduction

### How Vision Insurance can help.



I never miss my children's games and I chaperone all their dances. Recently, when I had my eye exam, my doctor identified the early signs of diabetes. Thanks to our **vision coverage**, I have peace of mind knowing this was caught early. Now, I can be there to see my children play every game and never miss a dance.\*

### **Vision Benefits**

Help care for your vision with access to one of the largest networks of eye care professionals.



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

Flexible benefits that may save you money.

Eye exams 📃 Eyewear

Laser vision correction

### Recent studies have shown...

Americans over the age of 12 need vision correction.<sup>2</sup>

With competitive employee rates, you can get Superior Vision by MetLife for monthly rates less than the cost of...



### Your benefit in action

Here's how easy it is to use Vision Insurance:



Choose a licensed vision care specialist from a large network of ophthalmologists, optometrists and opticians at private practices or retail locations.



When you go to a participating vision specialist, there are no claims to file. You don't even need an ID card.



Premiums will be conveniently paid through payroll deduction. So you don't have to worry about writing a check or missing a payment.

## Advantages of Superior Vision by MetLife Insurance.

Benefit overview	Vision insurance can help minimize your out-of-pocket costs for vision care and eyewear.
Why needed	Using vision insurance for preventive care may help you avoid serious vision problems in the future. Getting vision coverage through your employer also helps you save <sup>4</sup> on routine vision care, eyewear, contact lenses and more.
Who is covered	<ul><li>Choose which plan best suits you:</li><li>Employee Only</li><li>Employee &amp; Eligible Family Members</li></ul>
Covered services	<ul> <li>Routine Eye exams</li> <li>Eyewear</li> <li>Lens enhancement options including, but not limited to, polycarbonate, UV coating, scratch resistant and blue light filtering, and progressive lenses<sup>5</sup></li> </ul>
Additional value	<ul> <li>Discount on laser vision correction<sup>6</sup></li> <li>Access to a large network of eye care professionals at retail and private locations. Enjoy lowest out-of-pocket costs when visiting a participating vision care provider.</li> <li>50 of the top 50 retailers in network,<sup>7</sup> including America's Best Contacts &amp; Eyeglasses, Costco Optical, Eyeglass World, LensCrafters, Pearle Vision, Target Optical, VisionWorks and Walmart</li> <li>Online in-network eyewear stores including Glasses.com, ContactsDirect, 1 800 contacts and Befitting<sup>8</sup></li> <li>No additional cost hearing exam and 40% off the national average for hearing aids<sup>9</sup></li> </ul>

### **Frequently Asked Questions**

#### Q. Why should I enroll?

- A. A vision plan can provide benefits for you and those covered in your family. Even if you don't w ear glasses or contacts, regular visits to your eye doctor may help contribute to your overall health. Routine vision exams can help catch serious problems, such as diabetes and high blood pressure.<sup>1</sup>
- Q. What services are covered under my plan?
- A. Your plan offers coverage on routine eye exams, frames and lenses.

Coverage also includes access to some of the latest lens technology and a discount on LASIK.<sup>6</sup>

You can even get savings on hearing exams and discounts on hearing aids.<sup>7</sup>

## Q. What kinds of frames are covered?

A. Your eye care professional can help you choose from classic styles to the latest designer frames. Select from hundreds of options available to you.

#### Q. Where can I choose my eye care professional and eyew ear from?

A. You can go to any participating licensed eye care professional and enjoy low out-of-pocket costs w hen visiting a participating vision care provider. Choose from the thousands of ophthalmologists, optometrists and opticians at private practices or popular retail locations. Or visit online in-netw ork eyew ear stores.

> Out-of-network provider costs may be higher, and you will have to pay out of pocket. You can submit a claim for reimbursement.

#### Q. When can I enroll?

A. You can enroll during your open enrollment period.

# Have other questions?

Please call Superior Vision by MetLife directly at **1-833-EYE-LIFE (1-833-393-5433)** and talk with a benefits consultant.

\* This is a fictional example. Superior Vison and MetLife do not claim that these are typical results that members will generally achieve.

- 1. Heiting, OD, Gary, Eye exams: 5 reasons why they are important. All About Vision website, February 2022. http://www.allaboutvision.com/eye-exam/importance.htm.
- 2. Vision Health Initiative. Keep an Eye on Your Vision Health. Centers for Disease Control and Prevention. https://www.cdc.gov/visionhealth/resources/features/keep-eye-onvision-health.html. Reviewed: October 1, 2020. Accessed March 2022.
- $3. \ https://\underline{www.numbeo.com/cost-of}-living/country\_result.jsp?country=United+States. \ Accessed \ March \ 2022.$
- 4. Actual costs and benefits may vary based upon plan design selected. Exclusions and Limitations may apply.
- 5. Not all providers participate in vision program discounts, including the member out-of-pocket features. Members are urged to contact their provider prior to scheduling an appointment to confirm if the discount and member out-of-pocket features are offered at that location. Discounts and member out-of-pocket are not insurance and subject to change without notice.
- 6. Laser vision correction services administered by QualSight, LLC. Not available in all service areas.
- 7. Please see Superior Vision by MetLife's provider directory for a full list of participating providers.
- 8. These are trademarked companies.
- 9. Hearing serv ices administered by Your Hearing Network. Not available in all service areas.

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.



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