

Vision PPO Schedule of Benefits

M130D-10/25




Benefit	In-Network Coverage	Out-of-Network Reimbursement	Frequency
Eye Examination (one per frequency) <ul style="list-style-type: none"> Comprehensive exam of visual functions and prescription of corrective eyewear 	Covered after a \$10 copay	Covered up to \$45 allowance	12 months
Materials/Eyewear (Either glasses or contacts allowed per frequency)	\$25 copay	Not applicable	Not applicable
Standard Corrective Lenses <ul style="list-style-type: none"> Single vision Lined bifocal Lined trifocal Lenticular 	Covered after eyewear copay	Covered up to: \$30 allowance \$50 allowance \$65 allowance \$100 allowance	12 months
Standard Lens Options¹ <ul style="list-style-type: none"> Ultraviolet coating Polycarbonate (child up to age 18) 	Covered after eyewear copay	Applied to the allowance for the applicable corrective lens	12 months
<ul style="list-style-type: none"> Progressive Polycarbonate (adult) Scratch-resistant coating Tints Anti-reflective coating Photochromic 	These lens options are available with "not to exceed" pricing/maximum copay. ¹	\$50 allowance Applied to the allowance for the applicable corrective lens	
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 	Covered up to: \$130 allowance after eyewear copay \$70 allowance after eyewear copay	Covered up to: \$70 allowance	24 months
Contact Lenses <ul style="list-style-type: none"> Contact Fitting and evaluation Elective lenses Necessary 	Standard or Premium fit covered in full with a copay not to exceed \$60. Covered up to \$130 allowance Covered after eyewear copay	Applied to the allowance for the contact lenses Covered up to \$105 allowance Covered up to \$210 allowance	12 months
Value Added Features			
• Additional Lens Options ¹	Average 20-25% savings on all other lens options.		
• Additional Discounts on Glasses and Sunglasses	20% discount off the cost for additional pairs of prescription glasses and non-prescription sunglasses, including lens options.		
• Laser Vision Correction	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.		

WARNING: If you or your family members are covered by more than one health care plan, you may not be able to collect benefits from both plans. Each plan may require you to follow its rules or use specific doctors and hospitals, and it may be impossible to comply with both plans at the same time. Before you enroll in this plan, read all of the rules very carefully and compare them with the rules of any other plan that covers you or your family.

¹ All lens options are available at participating private practice provider offices, and not to exceed copays and pricing are subject to change without notice. Please check with your provider for details and copays applicable to your lens choice. At this time, all lens options and "not to exceed" copays and pricing are not available at Costco. Please contact your local Costco to confirm the availability of lens options and pricing prior to receiving services.

The Savings You Need, the Choices You Want.

Choice of eye care professionals. You can go to any licensed eye care professional. Or you can choose from any of the thousands of ophthalmologists, optometrists and opticians working out of private practices or at top optical retail chains, like Costco Optical, EyeMasters, Visionworks, and more. To locate a MetLife Vision provider, you may visit www.metlife.com/mybenefits and click on "Find a Vision Provider" or call 1-855-MET-EYE1 (1-855-638-3931) for access to our 24/7 Interactive Voice Response system.

For additional convenience, MetLife Vision has a service arrangement with Walmart that makes it easy for you to use your MetLife Vision benefits at Walmart and Sam's Club locations. While these locations are considered out-of-network, MetLife Vision plans include a generous reimbursement schedule for services obtained at out-of-network locations. And these locations have agreed to process MetLife plans — verify eligibility and submit claims — so there are no claim forms for you to submit.

Choice in Eyewear. You can choose the eyewear that is right for you and your budget from among a broad spectrum of eyewear options. From classic styles to the latest designer frames, you will find hundreds of options for you and your family. Choose from great brands, like FENDI, bebe®, Calvin Klein, Nike, Tommy Bahama® and Disney.

Exclusions and Limitations of Benefits

This plan does not cover the following services, treatments and materials:

1. Services and/or materials not specifically included in the Schedule of Benefits as covered Plan Benefits.
2. Any portion of a charge in excess of the Maximum Benefit Allowance or reimbursement indicated in the Schedule of Benefits.
3. Plano lenses (lenses with refractive correction of less than $\pm .50$ diopter).
4. Two pairs of glasses instead of bifocals.
5. Replacement of lenses, frames and/or contact lenses furnished under this Plan which are lost, stolen or damaged, except at the normal intervals when Plan Benefits are otherwise available.
6. Orthoptics or vision training and any associated supplemental testing.
7. Medical and surgical treatment of the eye.
8. Prescription and non-prescription medications.
9. Contact lens insurance policies and service agreements.
10. Refitting of contact lenses after the initial (90-day) fitting period.
11. Contact lens modification, polishing and cleaning.
12. Any eye examination or any corrective eyewear required as a condition of employment.
13. Services and supplies received by You or Your Dependent before the Vision Insurance starts for that person.
14. Missed appointments.
15. Services or materials resulting from or in the course of a Covered Person's regular occupation for pay or profit for which the Covered Person is entitled to benefits under any Workers' Compensation Law, Employer's Liability Law or similar law. You must promptly claim and notify the Company of all such benefits.
16. Local, state and/or federal taxes, except where MetLife is required by law to pay.
17. Services: (a) for which the employer of the person receiving such services is not required to pay; or (b) received at a facility maintained by the Employer, labor union, mutual benefit association, or VA hospital.
18. Services, to the extent such services, or benefits for such services, are available under a Government Plan. This exclusion will apply whether or not the person receiving the services is enrolled for the Government Plan. We will not exclude payment of benefits for such services if the Government Plan requires that Vision Insurance under the Group Policy be paid first. Government Plan means any plan, program, or coverage which is established under the laws or regulations of any government. The term does not include any plan, program or coverage provided by a government as an employer or Medicare.
19. Services or materials received as a result of disease, defect, or injury due to war or an act of war (declared or undeclared), taking part in a riot or insurrection, or committing or attempting to commit a felony.
20. Services and materials obtained while outside the United States, except for emergency vision care.
21. Services, procedures, or materials for which a charge would not have been made in the absence of insurance.

Benefits are underwritten by Metropolitan Life Insurance Company, New York, NY. Certain claims and network administration services are provided through Vision Service Plan. In certain states, availability of MetLife's group vision benefits is subject to regulatory approval.

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.

Metropolitan Life Insurance Company, New York, NY 10166



Vision

Frequently Asked Questions

MetLife



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How do I use my benefits?

Whether you choose to see an in-network provider or not, using your vision coverage is simple and convenient.

- Visit www.metlife.com/mybenefits to find an eye care provider who is right for you.
- Review your plan coverage before your appointment.
- At your appointment, tell them you have the MetLife Vision plan. No ID card is necessary.

That is it! MetLife will handle the rest – there are no claim forms to complete when you see an in-network provider. That is how simple it is! **If you visit an out-of-network provider**, you will pay the provider in full for the services and eyewear received at the time of your appointment, including taxes. Then you will submit a completed MetLife Vision claim form and itemized receipt to: MetLife Vision; PO Box 997565; Sacramento, CA 95899-7565.

Do I have to visit an in-network provider to get coverage?

No. You can visit any provider. However, your out-of-pocket costs are usually lower when you visit an in-network provider, and you have the opportunity to save even more.

Do my dependents have to visit the same provider that I select?

No, you and your dependents each have the freedom to choose any provider.

Do I need to file a claim?

Not if you visit a network provider. You do not need to file claims if you stay in-network 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; except Walmart and Sams Club. Then you submit a completed MetLife Vision claim form and itemized receipt to: MetLife Vision; PO Box 997565; Sacramento, CA 95899-7565.

Claim forms are available at www.metlife.com/mybenefits — click on MetLife Vision or call Customer Service 1-855-MET-EYE1 (1-855-638-3931)

How do I locate a provider?

With this plan, you have access to thousands of private practice optometrists, ophthalmologists and opticians — credentialed according to National Committee of Quality Assurance (NCQA) standards — as well as top retail optical providers, like Costco Optical, EyeMasters, Visionworks, and more. You have the convenience to choose based upon your needs and preferences at the time of service. To locate a MetLife Vision network provider 24 hours a day, seven days a week, go to www.metlife.com/mybenefits and click on find a Vision Provider or call MetLife Vision at 1-855-MET-EYE1 (1-855-638-3931) for access to our 24/7 Interactive Voice Response system.

Prior to enrollment, you may visit www.metlife.com to locate a MetLife vision provider near you. Just click on find a Vision Provider.

How can I check if a claim has been processed?

If you used your benefits at an in-network provider, you do not need to check the status of a claim, as we will work with the provider directly. If you filed an out-of-network claim, simply visit MyBenefits, our secure member website to check your claim history.

Do I need an ID card in order to use my benefit or discount?

No, you do not need an ID card in order to get services through your vision plan. However, printing a personalized member vision ID card is easy. Just log into MyBenefits, our secure self-service website.

I've used up my benefit, but would like to get another pair of eyeglasses. Are there other discounts available for additional purchases?

Yes. The Vision plan includes discounts on additional services from participating private practice providers, including 20% off complete pairs of prescription eyeglasses and sunglasses. Go to our secure member website to view the full details of the additional discounts available.

Do I have to choose from a select set of eyewear or can I choose any eyewear and apply my benefits?

You can choose the eyewear that is right for you and your budget. All network private practice and retail locations offer a broad spectrum of eyewear options. From classic styles to the latest designer frames, you will find hundreds of options for you and your family.

Are contact lenses covered under this plan?

Yes. Either contact lenses or glasses are allowed within the benefit frequency defined in your Schedule of Benefits.

Can I order my contact lenses through the mail?

MetLife does not have an in-network mail order program. If you purchase contact lenses through the mail it will be out-of-network and you will need to submit your claim and receipts to MetLife for your out-of-network reimbursement.

Is Lasik covered under this plan?

MetLife Vision's Laser Vision Care Program provides members with discounts through contracted laser facilities. Discounts average 15-20% off or 5% off a promotional offer for laser vision surgery, including PRK, LASIK and Custom LASIK.

Can I get an eye examination from one provider and my glasses or contact lenses from another?

Yes. Your MetLife Vision benefits allow you to get an eye examination from one provider and your glasses or contact lenses from another. You will need to check with your provider to see what their policy is for filling another doctor's prescription. However, please note, under this plan, only one lens benefit (either glasses or contact lenses) is allowed per frequency.

Can I apply FSA funds to out-of-pocket costs after my vision benefit is applied?

Yes. You can use your Flexible Spending Account (FSA) to pay for a variety of health-related out-of-pocket expenses, including those associated with ancillary benefits like this plan. Money from the FSA can be applied toward the eye exam copay, out-of-pocket costs for prescription glasses or contact lenses (including upgrades) and supplies such as contact lens solution. Employees can even use FSA funds for LASIK surgery.



Vision

We are Here to Help

MetLife



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With MetLife, you get support and educational tools to help you achieve your vision health goals.

We are at your service.

Managing your benefits is easy. You can use MyBenefits, our secure self-service website, to help you manage your vision benefits. You can take advantage of a number of self-service features:

- View personalized benefit information, including eligibility and claims history
- Find a participating provider, including maps, office hours, and contact information
- Download/print your personalized member vision card
- View past services

As a first time user, simply go to MyBenefits (www.metlife.com/mybenefits) and follow the easy registration instructions.

Find a participating eye care professional.

Generally, you save more when you stay in network for services. So it is good to know that with this plan you have access to thousands of private practice optometrists and ophthalmologists — credentialed according to National Committee of Quality Assurance (NCQA) standards — as well as top retail optical providers, like Costco Optical, Visionworks, Wisconsin Vision, Heartland Vision and Rx Optical. To locate a MetLife Vision network provider 24 hours a day, seven days a week, go to www.metlife.com/mybenefits and click on find a Vision Provider or call MetLife Vision at 1-855-MET-EYE1 (1-855-638-3931) for access to our 24/7 Interactive Voice Response system.

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