



Vision Insurance

Regular eye exams can help keep your eyes healthy, while monitoring, preventing and treating easily correctable vision problems, which can cause permanent vision impairment.

Review Your Vision Plan Options

MetLife

Network: Superior

Vision Plan Summary

The following in-network benefits are included in your plan options. Unless otherwise noted, benefits are per insured person.

	ENHANCED		MATERIALS ONLY	
	COPAY	FREQUENCY	COPAY	FREQUENCY
Exam	\$15	Once every calendar year	Not covered	N/A
Lenses	\$15	Once every calendar year	\$10	Once every calendar year
Contact Lens Fitting	\$25	Once every calendar year	\$25	Once every calendar year
	RETAIL ALLOWANCE	FREQUENCY	RETAIL ALLOWANCE	FREQUENCY
Frames	Up to \$210**	Once every calendar year	Up to \$175**	1 per 24 months
Contact Lenses*	Up to \$210**	Once every calendar year	Up to \$175**	1 per 12 months

*Contact lens coverage provided in lieu of frames and lenses

**20% off any amount over the retail allowance

On Demand Presentations:

[MetLife Vision Plan](#)



Please refer to plan documents for out-of-network benefits and additional details.



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.¹

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

Make better vision a priority with MetLife Vision Insurance featuring the **Superior Vision**[®] network.

Why should I enroll?

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

Recent studies have shown...



11 million

Americans over the age of 12 need vision correction.²

You can get MetLife Vision Insurance for monthly rates less than the cost of...



A medium cup of coffee³

1x per week

An example of 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.*

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

Advantages of MetLife Vision Insurance with the Superior Vision network

Benefit overview	Vision insurance can help minimize your out-of-pocket costs for vision care and eyewear.
Why needed	<p>Using vision insurance for preventive care may help you avoid serious vision problems in the future.</p> <p>Getting vision coverage through your employer also helps you save⁴ on routine vision care, eyewear, contact lenses and more.</p>
Who is covered	<p>Choose which plan best suits you:</p> <ul style="list-style-type: none">• Employee Only• Employee & Eligible Family Members
Covered services include	<ul style="list-style-type: none">• Routine eye exams• Eyewear• Lens enhancement options including, but not limited to, polycarbonate, UV coating, scratch-resistant and blue light filtering, and progressive lenses⁵ <p>Please see your Plan Summary for details.</p>
Additional value	<ul style="list-style-type: none">• Discount on laser vision correction⁶• 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.• The top 50 retailers in-network,⁷ including America's Best Contacts & Eyeglasses, Costco Optical, Eyeglass World, LensCrafters, Pearle Vision, Target Optical, Visionworks and Walmart⁸• Online in-network eyewear stores, including Glasses.com, ContactsDirect, 1-800 Contacts and Befitting⁸• No additional cost for a hearing exam and 40% off the national average for hearing aids⁹

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.

Frequently Asked Questions

Why should I enroll?

- A. A vision plan can provide benefits for you and those covered in your family. Even if you don't wear 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.¹

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**.⁶
You can even get savings on **hearing exams and discounts on hearing aids**.⁹

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.

Where can I choose my eye care professional and eyewear from?

- A. You can **go to any participating licensed eye care professional** and enjoy low out-of-pocket costs when 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-network eyewear 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.

When can I enroll?

- A. You can enroll during your **open enrollment period**.



Find an eye care professional near you

In-store and Online

Our network is comprised of ophthalmologists, optometrists and many of the nation's premier retail centers. A large percentage of private practice eye care professionals also work in a retail/storefront environment.¹

Following are some of the national and regional retailers in network.

National Chains ¹		Regional Chains ¹		
America's Best Contacts & Eyeglasses	Meijer Vision Center	20/20 Eyecare	Eye Care Associates	MyEyeDr.
BJ's Optical	Pearle Vision	Accurate Optical	Eye Centers of Florida	Nationwide Vision Center
Boscov's Optical Center	Sam's Club Optical	Atlantis Eyecare	Eye Doctors Optical Outlet	OptimEyes
Cohen's Fashion Optical	SEE Eyewear	Bard Optical	Eye Health Vision Centers	Oregon Eye Specialists
Costco Optical	Shopko Optical	Cambridge Eye Doctors	Fogg, Maxwell, Lanier & Remington Eye Care	Sight Shop
CVS Optical	Site for Sore Eyes	Campbell, Cunningham & Taylor	Fraser Optical	Schaeffer Eye Center
Eyeglass World	Sterling Vision Centers	Cascade Eye & Skin Centers	H. Rubin Vision Centers	Standard Optical
Eyemart Express For Eyes	Target Optical	Clarkson Eyecare	Horizon Eye Care	SVS Vision
JCPenney Optical	Visionworks	Co-Op Optical	IO Optical	Texas State Optical
LensCrafters	Walmart Vision Centers	Crown Optical	Marion Eye Centers	Today's Vision
Macy's Optical		De La Pena Eye Clinic	Midwest Eye Centers	Vistar Eye Center
		Dr. Tavel's Family Eye Care	Midwest Vision Centers	Wisconsin Vision
		Eye Boutique	Milaukas Eye Centers	

For a list of participating providers, use the Find a Vision Provider tool at metlife.com. Select Find a Vision Provider, choose Superior Vision by MetLife, complete the information requested and hit the Search Now button.

In-Network Vision Plan Providers

Licensed professionals nationwide and online

Online retailers

Glasses.com® is an online store known for popular eyewear brands, including prescription glasses and sunglasses.

- Broad price range: optical frames from \$80 to \$480
- Wide product selection — luxury brands, fashion-forward, and sport, including Ray-Ban, Oakley, Prada, Ralph Lauren, and Michael Kors¹
- Lens options for virtually every need
- Free shipping and returns
- Customer service available through phone, email, and chat
- Free in-person adjustments at LensCrafters® locations after purchase

1 800 Contacts® is one of the most recognized online contact lens retailers in the industry. They have an established reputation for their customer service.

- Extensive inventory with 98% of orders in stock
- Over 100,000 SKUs
- Multiple distribution centers across the country to improve delivery speed
- Ease of ordering with 2-click reorders
- Mobile app and prescription upload
- 24/7 live customer service: 90% of calls answered in 10 seconds or less

Befitting® is an innovative, new online retailer with AI-powered technology to help you find glasses that best suit you.

- Intuitive shopping experience with engaging categories and content
- Wide range of brands and price points across all manufacturers (Safilo, Luxottica, Marchon,¹ and others)
- Full integration with pop-up clinics

Need help finding a provider?
Contact your benefits administrator today.

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2. All product and company names are trademarks or registered trademarks of their respective holders. Use of them does not imply any affiliation with or endorsement by them. 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.

Get back into the conversation with better hearing health.

Take advantage of simple, painless hearing tests.



Start your hearing health journey today

Get a free hearing exam and exclusive discounts on hearing aids as part of your MetLife Vision Insurance plan featuring the Superior Vision® network.

How to recognize the signs of hearing loss

The signs of hearing loss can be vague and develop slowly, or they can be obvious and begin suddenly. Ultimately, struggling to hear certain sounds or syllables is a telltale symptom of hearing loss.

If you recognize any of these signs in yourself or a loved one, it's important to seek help. Start by calling the designated number or checking the website to locate a licensed Your Hearing Network provider in your area. Then, schedule your free hearing exam. Hearing tests are simple and pain free. As a participant in MetLife Vision Insurance with the Superior Vision network, you and your eligible family members can begin your hearing health journey.

The benefits are clear¹



Quality of life

Access discounts on services, hearing aids and accessories to help benefit your hearing health.



Significant savings

Get exclusive discounts, including up to 40% off premium hearing aids.



Convenience

Find in-network licensed hearing care providers near you.

Ready to schedule a hearing care consultation?

Visit superiorvision.yourhearing.com or contact us at:
1-888-494-1272

Service	Exclusive discount
Hearing exam	FREE
Trial period	60-day money back guarantee
Follow-up care	1 year
Warranty	4-year service, including 1-year of loss and damage
Batteries	4-year supply included with each hearing aid purchase

Enroll in Vision Insurance during annual enrollment.

Please see your Plan Summary for more information.

1. Heiting, OD, Gary, Eye exams: 5 reasons why they are important. All About Vision website, February 2022.
2. Keep an Eye on Your Vision Health, Centers for Disease Control and Prevention, October 1, 2020, <https://www.cdc.gov/visionhealth/resources/features/keep-eye-on-vision-health.html>.
3. Cost of Living in United States, Numbeo, December 2022, https://www.numbeo.com/cost-of-living/country_result.jsp?country=United+States.
4. Your actual savings from enrolling in a vision plan will depend on various factors, including plan premiums, number of visits to an eye care professional by your family per year, 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.
5. 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.
6. Laser vision correction services administered by QualSight, LLC. May not be available in all service areas. Superior Vision makes no representations regarding any services provided by QualSight, LLC.
7. For a list of participating providers, use the Find a Vision Provider tool at metlife.com. Select Find a Vision Provider, choose Superior Vision as the network, complete the information requested and hit the Search Now button.
8. All product and company names are trademarks or registered trademarks of their respective holders. Use of them does not imply any affiliation with or endorsement by them.
9. Hearing services administered by Your Hearing Network. May not be available in all service areas. Superior Vision makes no representations regarding any services provided by Your Hearing Network.

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.

