



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 now?

- 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

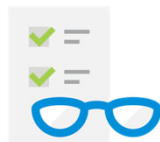
Benefit overview	Vision insurance can help minimize your out-of-pocket costs for vision care and eyewear.
Why needed	Using vision insurance for preventive care may help you avoid serious vision problems in the future. Getting vision coverage through your employer also helps you save⁴ on routine vision care, eyewear, contact lenses and more.
Who is covered	Choose which plan best suits you: • Employee Only • Employee & Eligible Family Members
Covered services	• Routine eye exams • Eyewear • Lens enhancement options including, but not limited to, polycarbonate, UV coating, scratch-resistant and blue light filtering, and progressive lenses⁵
Additional value	• 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**.

Enroll at www.myclublifeonline.com

**Questions? Call MetLife Vision at
1-833-EYE-LIFE (1-833-393-5433).**

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.