

# Vision Plan Summary

Town of Westford

Metropolitan Life Insurance Company

## With your Vision Preferred Provider Organization Plan, you can:

- Go to any licensed vision specialist and receive coverage. Just remember your benefit dollars go further when you stay in network.
- Choose from a large network of ophthalmologists, optometrists and opticians, from private practices to retailers like Costco® Optical, Walmart, Sam's Club and Visionworks.

### In-network value added features:

Additional lens enhancements: In addition to standard lens enhancements, enjoy an average 20-25% savings on all other lens enhancements.<sup>1</sup>

Savings on glasses and sunglasses: Get 20% savings on additional pairs of prescription glasses and non-prescription sunglasses, including lens enhancements. At times, other promotional offers may also be available.<sup>1</sup>

Laser vision correction:<sup>2</sup> Savings averaging 15% off the regular price or 5% off a promotional offer for laser surgery including PRK, LASIK and Custom LASIK. This offer is only available at MetLife participating locations.

## In-network benefits

There are no claims for you to file when you go to a participating vision specialist. Simply pay your copay and, if applicable, any amount over your allowance at the time of service.

### Eye exam

Frequency: Once every 12 months

- Eye health exam, dilation, prescription and refraction for glasses: Covered in full after a **\$10** copay.
- Retinal imaging: Up to a **\$39** copay on routine retinal screening when performed by a private practice provider.

### Frame

Frequency: Once every 24 months

- Allowance: **\$200** after **\$25** eyewear copay.
- Costco, Walmart and Sam's Club: **\$110** allowance after **\$25** eyewear copay. You will receive an additional **20%** savings on the amount that you pay over your allowance. This offer is available from all participating locations except Costco, Walmart and Sam's Club.

### Standard corrective lenses

Frequency: Once every 12 months

- Single vision, lined bifocal, lined trifocal, lenticular: Covered in full after **\$25** eyewear copay.

### Standard lens enhancements<sup>1</sup>

Frequency: Once every 12 months

- Polycarbonate (child up to age 18) and Ultraviolet (UV) coating: Covered in full after **\$25** eyewear copay.
- Progressive Standard, Progressive Premium/Custom, Polycarbonate (adult), Photochromic, Anti-reflective, Scratch-resistant coatings and Tints: Your cost will be limited to a copay that MetLife has negotiated for you. These copays can be viewed after enrollment at [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits).

### Contact lenses instead of eye glasses

Frequency: Once every 12 months

- Contact fitting and evaluation: Covered in full with a maximum copay of \$60.
- Elective lenses: **\$200** allowance.
- Necessary lenses: Covered in full after eyewear copay.

## We're here to help

Find a Vision provider at [www.metlife.com/vision](http://www.metlife.com/vision)

Download a claim form at [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits)

For general questions go to [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits) or call 1-855-MET-EYE1 (1-855-638-3931)

Monthly Premium Payment	
Employee	\$8.81
Employee + 1 Dependent	\$20.61
Employee + 2 or more Dependents	\$26.24

## Out-of-network reimbursement

You pay for services and then submit a claim for reimbursement. The same benefit frequencies for **In-network benefits** apply. Once you enroll, visit [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits) for detailed out-of-network benefits information.

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• Eye exam: up to <b>\$45</b>	• Single vision lenses: up to <b>\$30</b>	• Progressive lenses: up to <b>\$50</b>
• Frames: up to <b>\$70</b>	• Lined bifocal lenses: up to <b>\$50</b>	
• Contact lenses:	• Lined trifocal lenses: up to <b>\$65</b>	
• Elective up to <b>\$105</b>	• Lenticular lenses: up to <b>\$100</b>	
• Necessary up to <b>\$210</b>		

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## Exclusions and Limitations of Benefits

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

### Services and Eyewear

- Services and/or materials not specifically included in the Vision Plan Benefits Overview (Schedule of Benefits).
- Any portion of a charge above the Maximum Benefit Allowance or reimbursement indicated in the Schedule of Benefits.
- Any eye examination or corrective eyewear required as a condition of employment.
- Services and supplies received by you or your Dependent before the Vision Insurance starts.
- Missed appointments.
- 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.
- Local, state and/or federal taxes, except where MetLife is required by law to pay.
- 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.

- Services and materials obtained while outside the United States, except for emergency vision care.
- Services, procedures, or materials for which a charge would not have been made in the absence of insurance.
- 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.
- 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.
- Plano lenses (lenses with refractive correction of less than  $\pm .50$  diopter).
- Two pairs of glasses instead of bifocals.
- 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.
- Contact lens insurance policies and service agreements.
- Refitting of contact lenses after the initial (90 day) fitting period.
- Contact lens modification, polishing, and cleaning.

### Treatments

- Orthoptics or vision training and any associated supplemental testing.
- Medical and surgical treatment of the eye(s).

### Medications

- Prescription and non-prescription medication

<sup>1</sup> All lens enhancements are available at participating private practices. Maximum copays and pricing are subject to change without notice. Please check with your provider for details and copays applicable to your lens choice. Please contact your local Costco, Walmart and Sam's Club to confirm availability of lens enhancements and pricing prior to receiving services. Additional discounts may not be available in certain states.

<sup>2</sup> 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.

**Important:** 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.

M200D-10/25

MetLife Vision benefits are underwritten by Metropolitan Life Insurance Company, New York, NY. Certain claims and network administration services are provided through Vision Service Plan (VSP), Rancho Cordova, CA. VSP is not affiliated with Metropolitan Life Insurance Company 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.



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

Because taking good care of your eyes can help you take better care of your body.

Regular visits to your eye care professional do more than just protect your eyesight. They can help protect your overall health. Through a routine exam, eye doctors can spot serious health problems like 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. Don't let preventable health and vision problems sneak up on you. Vision benefits are there to help you stay on top of your care.

For questions, please call MetLife at  
**1 800 GET-MET8**  
**(1 800 438-6388)**

## Why should I enroll?

- Competitive group rates
- Convenient payroll deduction

### Consider this:

*I never miss my children's games and I chaperone all their dances. One night, as I drove them to the Homecoming dance, I noticed they weren't wearing their glasses. I'm happy my **vision insurance** helps my children feel less self-conscious — and provides a deep discount for contact lenses. Recently, when I had my own eye exam, my doctor caught the early signs of diabetes. Thanks to our vision coverage, I can be there to see my children play every game.\**

## Vision Benefits

An opportunity to reduce your out-of-pocket costs for vision care and eyewear.



## Look out for your overall health with Vision Insurance.

Flexible and broad coverage that can save you money.

 Eye exams  Eyewear  Laser vision correction

## Set your sights on better vision with MetLife Vision.

**Eye doctor** visits can be expensive and out-of-pocket costs can add up fast. Plus, 11 million Americans over the age of 12 need vision correction.<sup>2</sup>

From well care to significant incidents, vision insurance is a smart way to help protect your eyesight and wallet. Find out how much you could save<sup>3</sup> with MetLife Vision.

### When it comes to vision care...

For less than your weekly coffee habit,<sup>4</sup> you can gain coverage for you and your family.



## Your benefit in action

Take advantage of how simple and easy it is to use Vision Insurance:



Go to [metlife.com](http://metlife.com) and find a licensed vision care specialist. Or choose from a large network of ophthalmologists, optometrists and opticians at private practices or retail locations like Costco<sup>®</sup> Optical, Visionworks and more.



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. You don't have to worry about writing a check or missing a payment.

**Enroll in Vision Insurance during annual enrollment**

## Discover the advantages of having MetLife Vision Insurance.

<b>Product overview</b>	Vision insurance can help minimize your out-of-pocket costs for vision care and eyewear.
<b>Why needed</b>	<p>Helps you save on vision services,<sup>3</sup> including eye exams, glasses, contact lenses, laser vision correction<sup>5</sup> and much more.</p> <p>This benefit can help you stay on top of your care and can help you avoid costly problems in the future. Regular visits to your eye care professional do more than just protect your eyesight, they can help protect your overall health.</p>
<b>Covered services</b>	<ul style="list-style-type: none"><li>• Eye exams</li><li>• Eyewear</li><li>• Laser vision correction<sup>5</sup></li></ul>
<b>Additional value</b>	<ul style="list-style-type: none"><li>• Options to go to any licensed vision care specialist, plus access to a large network of ophthalmologists, optometrists, and opticians at private practices<sup>6</sup></li><li>• Selection of eyewear from classic styles to the latest designer frames so you can choose what's right for you and your budget</li><li>• No additional out-of-pocket costs on polycarbonate (shatter-resistant) lenses for children up to age 18 and UV coating</li><li>• Fixed co-payments for scratch-resistant and anti-reflective coatings, progressive lenses<sup>7</sup> and more</li><li>• Savings on contact lens fittings and evaluations, laser vision correction,<sup>5</sup> and non-prescription sunglasses</li></ul>

**Please see your Plan Summary for more information.**

**Enroll in Vision Insurance during annual enrollment**

## Vision Benefits

### Frequently Asked Questions

#### Q. Why should I enroll?

**A. A vision plan is a competitively-priced way to help protect the eyesight of everyone in your family.** Even if you don't wear glasses or contacts, regular visits to your eye doctor are important to your overall health. Routine vision exams may do more than protect eyes. They can also help protect overall health by catching serious problems, such as diabetes and high blood pressure.<sup>1</sup>

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

**A. Eyeglasses and routine eye exams can be more expensive than you may think.** With MetLife, through low to no copays, you can save up to 60% on vision wear and services.<sup>3</sup> Lens options like polycarbonate (shatter-resistant) lenses for children up to age 18 and ultraviolet (UV) coating are covered in full. You also enjoy fixed copays for scratch-resistant and anti-reflective coatings, progressive lenses,<sup>7</sup> and more.

#### Q. Can I choose my own eye care professional?

**A. You can go to any licensed eye care professional.** Choose from the thousands of ophthalmologists, optometrists and opticians at private practices or popular retail locations like Costco<sup>®</sup> Optical, America's Best, Cohen's Fashion Optical, Eyeglass World, For Eyes Optical, Pearle Vision, \* Walmart and Sam's Club, Visionworks, and more.

#### Q. 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. Some of the great brands to choose from include Anne Klein, bebe<sup>®</sup>, Flexon<sup>®</sup>, Lacoste, Nike, Nine West, Calvin Klein, and more.

#### Q. When can I enroll?

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

### Have other questions?

Please call MetLife directly at **1 800 GET-MET8 (1 800 438-6388)** and talk with a benefits consultant.

\* Not all Pearle Vision locations participate in the MetLife Vision program. Please visit [metlife.com](http://metlife.com) to confirm participating locations by using our Find A Provider online directory.

1. Heiting, OD, Gary. Eye exams: 5 reasons why they are important. All About Vision, January 2022. [allaboutvision.com/eye-exam/importance.htm](http://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-on-vision-health.html>. Reviewed: October 1, 2020.

3. Your actual savings from enrolling in the MetLife 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.

4. [https://www.numbeo.com/cost-of-living/country\\_result.jsp?country=United+States](https://www.numbeo.com/cost-of-living/country_result.jsp?country=United+States). Accessed May 2021.

5. 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.

6. If you choose an out-of-network provider, you will have increased out-of-pocket expenses, pay in full at time of service, and file a claim with MetLife for reimbursement.

7. All lens enhancements are available at participating private practices. Maximum copays and pricing are subject to change without notice. Please check with your provider for details and copays applicable to your lens choice. Please contact your local Costco to confirm the availability of lens enhancements and pricing prior to receiving services. Additional discounts may not be available in certain states.

8. Comparison is based on national averages and most commonly purchased brands.

9. Based on employee-only rate for M130-10/25 standard plan design with employees nationwide.

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# Learn more about your MetLife benefits



**The MetLife Mobile App is available on the iTunes App Store and Google Play. Download the app and use it to find a participating provider.**

## MetLife benefits information right from your laptop

The MyBenefits website is a quick and easy way for you to get the information you need about your MetLife benefits — all in one place. Log in to [metlife.com/mybenefits](https://metlife.com/mybenefits) to see how we've taken personalization and integration to a new level.

## Personalized homepage to all your MetLife benefits

Get more information on your MetLife benefits, where you can link to detailed coverage information and can perform tasks, such as:

**Vision Plans** — Easily find a vision provider or view your benefits and claims online. Plus, you will have access to our extensive Vision Health Library to research important vision topics.

**Vision ID cards** are available online for you to download and print at your convenience. Cards contain your name, MetLife's claims submission address, website and customer service telephone number.

## Additional MyBenefits features include:

- Planning tools that you can use to help you make informed decisions regarding your retirement and benefits coverage as well as other useful information for a variety of everyday topics.
- Forms and documents that you may need are located in the "Tools & Resources" area at the bottom of the MyBenefits home page for you to download.
- In the "News & Updates" section you'll find information from MetLife and your employer such as enrollment dates and new product offerings.

[metlife.com/mybenefits](https://metlife.com/mybenefits)



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