



Vision Plan Summary

Welcome to Davis Vision by MetLife!

We are pleased to provide you with information on your vision benefit to help you care for your vision and eye health—a key part of overall health and wellness!

Using your benefits is easy!

Securely register on MetLife's MyBenefits website at metlife.com/mybenefits to view your claims, print your digital ID card, review information about your plan and more.

Make an appointment.

Tell your provider you are a Davis Vision by MetLife member with coverage through Cracker Barrel. Provide your member ID number, name and date of birth, and the same for your covered dependents seeking vision services. Your provider will take care of the rest!

Your Davis Vision by MetLife Designer Plan Benefits

Benefit	Frequency Once every—	In- network Copay	In-network Coverage
Eye Examination	January 1	\$15	Covered in full. <i>Includes dilation when professionally indicated.</i>
Spectacle Lenses	January 1	\$15	Clear glass or plastic lenses in any single vision, bifocal, trifocal or lenticular prescription. Covered in full. (See below for additional lens options and coatings).
Frame	Other January 1	\$0	Covered in Full Frames: Any Fashion or Designer level frame from Davis Vision's Collection ¹ OR , Frame Allowance: \$125 toward any frame from provider plus 20% off any balance. ⁶ OR, Visionworks Frame Allowance: \$175 allowance plus 20% off any balance toward any frame from a Visionworks family of store locations. ⁴
Contact Lens Evaluation, Fitting & Follow Up Care	January 1	\$0	Davis Vision Collection Contacts: Covered in full. Non-Collection Standard, Soft, Specialty² Contacts: 15% discount.
Contact Lenses (in lieu of eyeglasses)	January 1	\$15	Covered in Full Contacts: From Davis Vision's Collection ¹ , after copay up to: Planned Replacement: Two boxes/multi-packs** Disposable: Four boxes/multi-packs* OR, Contact Lens Allowance: \$120 allowance toward any contacts from provider's supply plus 15% off balance. ⁶ No copay required. OR, Visually Required Contacts: Covered in full with prior approval. <i>**Number of contact lens boxes may vary based on manufacturer's packaging.</i>

Significant savings on optional frames, lens types and coatings!

Davis Vision Collection Frames: Fashion \$0/ Designer \$0/ Premier \$25	
Tinting of Plastic Lenses	\$0
Scratch-Resistant Coating	\$0
Premium Scratch-Resistant Coating	\$30
Ultraviolet Coating	\$12
Anti-Reflective Coating: Standard \$35/ Premium \$48/ Ultra \$60/ Ultimate \$85	
Polycarbonate Lenses: \$0 ³ / – \$30	

High-Index Lenses: (1.67) \$55 / (1.74) \$120	
Progressive Lenses: Standard \$50/ Premium \$90/ Ultra \$140/ Ultimate \$175	
Polarized Lenses	\$75
Photochromic Lenses (i.e. Transitions®, etc.) ⁵ : Plastic \$65/ Glass \$20	
Digital Single Vision Lenses	\$30
Blended Lenses	\$20
Scratch Protection Plan: Single Vision Lenses \$20/ Multifocal \$40	
Trivex Lenses	\$50
Blue Light Filtering	\$15

Vision Insurance

Opportunity to minimize your out-of-pocket costs for vision care and eyewear.



Frequently Asked Questions

Q. Who should I call if I have any questions regarding my Vision benefits?

- A. Call Davis Vision directly at **1.877.393.8885**.
Services center hours are 8:00 a.m. to 9:00 p.m. EST Monday-Friday and 9:00 a.m. to 4:00 p.m. EST Saturday.

Q. What frames are in Davis Vision's Collection?

- A. Our Collection offers a great selection of fashionable and designer frames, most of which are **covered in full**. No wonder 8 out of 10 members select a Collection frame. Log on to our member website at metlife.com/mybenefits and take a look!

Q. When will I receive my eyewear?

- A. Your eyewear will be delivered to your network provider generally within five business days of order receipt. Special prescriptions, lens coatings, provider frames or out-of-stock frames may delay the standard turnaround time.

Q. Do I need a claim form?

- A. Claim forms are only required if you visit an out-of-network provider. Claim forms are available on our member website at metlife.com/mybenefits.

Q. Can I split my benefits?

- A. You may split your benefits by receiving your eye examination and eyeglasses or contact lenses on different dates or through different provider locations. To maximize your benefit value we recommend that all services be obtained from a network provider.

Q. Can I use an out-of-network provider?

- A. Partial reimbursements are available for services provided by an out-of-network provider. Claim forms are available online. (You will receive the greatest value and maximize your benefit dollars if you select an in-network provider.)

Q. Are there any exclusions to the vision benefits?

- A. Your vision plan does not cover medical treatment of eye disease or injury; vision therapy; special lens designs or coatings, other than those described herein; replacement of lost eyewear; non-prescription (plano) lenses; contact lenses and eyeglasses in the same benefit cycle; services not performed by licensed personnel; two pair of eyeglasses in lieu of bifocals.

Davis Vision Extras!

One Year Breakage Warranty

All Davis Collection eyeglasses come with a breakage warranty for repair or replacement of the frame and/or lenses for a period of one year from the date of delivery. The one-year breakage warranty applies only to Davis Collection frames and lenses installed in them. Warranty does not apply to non-Collection frames.

Greater Benefits

Access a higher frame allowance by visiting a Visionworks family of store locations.⁴

Additional Savings

Members will receive 50% off of additional complete pairs of eyeglasses and sunglasses at Visionworks and 30% off at other participating providers on the same transaction. Otherwise, a 20% discount off the provider's usual and customary rate is available. Contact lenses are available at a 10% discount.

Laser Vision Correction

Davis Vision provides you and your eligible dependents with the opportunity to receive discounted laser vision correction, often referred to as LASIK. For more information, visit metlife.com/mybenefits.

Low Vision Services

Comprehensive low vision evaluation once every five years and low vision aids up to the plan maximum. Covers up to four follow-up visits in five years.

Eye Health & Wellness

Log on and learn more about your eyes, health and wellness; common eye conditions that can impair vision; and what you can do to ensure healthy eyes and a healthier life.

1. The Davis Vision Collection is available at most participating independent provider locations.
2. Including, but not limited to toric, multifocal and gas permeable contact lenses.
3. For dependent children, monocular patients and patients with prescriptions of +/- 6.00 diopters or greater.
4. Enhanced frame allowance available at all Visionworks Locations nationwide Excludes Maui Jim eyewear.
5. Transitions® is a registered trademark of Transitions Optical Inc.
6. Some limitation apply to additional discounts; discounts not applicable at all in-network providers.

Please note: Your provider reserves the right to not dispense materials until all applicable member costs, fees and copayments have been collected. Contact lenses: Routine eye examinations do not include professional services for contact lens evaluations. Any applicable fees above the evaluation and fitting allowance are the responsibility of the member. If contact lenses are selected and fitted, they may not be exchanged for eyeglasses. Progressive lenses: If you are unable to adapt to progressive addition lenses you have purchased, conventional bifocals will be supplied at no additional cost; however, your copayment is nonrefundable. May not be combined with other discounts or offers.

Davis Vision has made every effort to correctly summarize your vision plan features herein. In the event of a conflict between this information and your organization's contract with Davis Vision, the terms of the contract will prevail.

Fully insured product Underwritten by HM Life Insurance Company. Administered by Davis Vision, which may operate as Davis Vision Insurance Administrators in California.

MetLife vision benefits are underwritten by Metropolitan Life Insurance Company, New York, NY. Certain claims and network administration services are provided through Davis Vision, Inc. ("Davis Vision"), a New York corporation. Davis Vision is part of the MetLife family of companies. Like most group benefit programs, Davis 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.

