



Keep up with eye exams and eyewear with MetLife Vision Insurance.

Flexible benefits that may save¹ your money.

Vision insurance can provide important benefits for you and eligible family members.² MetLife Vision Insurance with the **Superior Vision**[®] network includes coverage for routine eye exams, glasses, contact fittings, evaluations and lenses, plus access to a discount³ on LASIK.⁴

**You asked.
We answered.**

Why sign up for vision insurance? Find out with some FAQs.

Why should I enroll?

- A.** 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 like diabetes and high blood pressure.²

When can I enroll?

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

How can I find a participating eye care professional?

- A.** You can find a participating eye care professional by using the Find a Vision Provider tool at metlife.com / through MyBenefits. Select *Find a Vision Provider*, choose *Superior Vision* as the network, complete the information requested and hit the *Search Now* button.

Where can I choose an eyecare professional and eyewear?

- A.** You can **go to any licensed eye care professional** and enjoy lower out-of-pocket costs when visiting a participating vision care provider. Choose from the thousands of ophthalmologists, optometrists and opticians available, and a selection of popular retail locations.⁵ You also get access to all the top 50 retailers⁶ in network⁵ like Warby Parker, America's Best Contacts & Eyeglasses, Costco Optical, LensCrafters, Pearle Vision, Target Optical, VisionWorks, Walmart Vision Center and more.⁷

Plus, shop at online, in-network eyewear stores, including Glasses.com, Warby Parker, 1-800 Contacts, Target Optical, LensCrafters and ContactsDirect.⁷

If you choose an out-of-network provider, you may have increased expenses, will need to pay in full at the time of services, and will need to file a claim with MetLife for reimbursement.

Regular visits to your eye care professional do more than just help care for your eyes—they may help identify chronic medical conditions.²

What if my eye care professional is not in the Superior Vision network?

- A.** You can go to any licensed eye care professional.

You can find a participating eye care professional by using the Find a Vision Provider tool at metlife.com / through MyBenefits after **1/1/2026**. Select *Find a Vision Provider*, choose *Superior Vision* as the network, complete the information requested and hit the *Search Now* button.

If you choose an out-of-network provider, you may have increased expenses, will need to pay in full at the time of services, and will need to file a claim with MetLife for reimbursement.

What services are covered under my plan?

- A.** Routine eye exams, frames and lenses are available with your plan. Your plan also offers lens enhancements,⁸ including, but not limited to, polycarbonate (shatter-resistant) lenses, ultraviolet (UV) coating, scratch-resistant and anti-reflective coatings, and progressive lenses.

What additional offers do I get with my plan?

- A.** Your plan includes access to a discount³ on LASIK.⁴ Plus, you can get access to a hearing exam and a discount³ on hearing aids.⁹

How do I access plan information online?

- A.** After 1/1/2026, 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. If you are registered on MyBenefits for your company's vision plan or other MetLife products, information about your Superior Vision benefits will be added by 1/1/2026.

Do I need an ID card?

- A.** No. You do not need an ID card to schedule an appointment or receive services. While ID cards aren't required, digital ID cards will be available to you through MyBenefits at metlife.com/mybenefits. When visiting a participating vision provider without an ID card, please be prepared to provide your name, Social Security number, group name and group number.

What should I tell my provider at my next vision care appointment?

- A.** At or before your next vision care appointment, please let your provider know your vision benefit is MetLife Vision Insurance with the Superior Vision network. Or simply show your vision provider your digital ID card (available on MyBenefits) and provide your name, Social Security number or group name and group number to look up your vision plan.

For more information about your MetLife Vision benefits, please refer to the plan summary.

Enroll at benefits.rich.com
or contact your HR representative to **learn more.**

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

1. Your actual savings from enrolling in a vision plan will depend on various factors, including the plan chosen, 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.
2. Kelley, OD, MS, Sonia, Are eye exams just as important as other health exams?, AllAboutVision.com, April 13, 2022, <https://www.allaboutvision.com/eye-care/eye-exams/rethinking-importance-of-eye-exams/>. Accessed November 11, 2024.
3. Discount off retail. Not all providers participate in vision program discounts, including the member out-of-pocket features. Discounts may not be available in all states. Call your provider prior to scheduling an appointment to confirm if the discount and member out-of-pocket features are offered at that location. Discounts and member out-of-pocket are not insurance and subject to change without notice.
4. The Superior Vision network provides you with the opportunity to access discounted laser correction services. Laser vision correction services are administered by QualSight, LLC, and may not be available in all service areas. Superior Vision makes no representations regarding any services provided by QualSight, LLC. Not everyone will qualify for LASIK surgery. Results will vary. Please discuss outcomes with your eyecare provider.
5. 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 button.
6. VM Top 50 U.S. Optical Retailers 2023, Vision Monday, June 2023, https://www.visionmonday.com/CMSDocuments/2023/06/vmtop50retailers_2023.pdf. Accessed November 11, 2024.
7. 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.
8. 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.
9. The Superior Vision network provides you with the opportunity to access discounts with Your Hearing Network. All hearing services are administered by Your Hearing Network and 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.