



Set your sights on MetLife, your **NEW vision carrier** option for 2021.

- ✓ Two plan options with comprehensive coverage including eye exams, glasses or contact lenses
- ✓ KidsCareSM for additional coverage for children's eye care and eyewear needs
- ✓ SunCare for UV eye protection with non-prescription sunglasses
- ✓ Over 122,000 providers nationwide

Find out more:
[MetLife.com/FEDVIP-Vision](https://www.metlife.com/FEDVIP-Vision)
1-888-865-6854

To enroll:
Nov. 9 – Dec. 14, 2020,
midnight EST
[BENEFEDS.com](https://www.benefeds.com)
1-877-888-FEDS (3337)



Benefit	Description	Copay
Standard Option Plan Coverage with a MetLife Network Vision Provider		
Eye Exam	<ul style="list-style-type: none"> Focuses on your eyes and overall wellness Every calendar year 	\$0
Frames	<ul style="list-style-type: none"> \$160 allowance for featured frame brands \$120 allowance for a wide selection of frames \$65 allowance at Costco, Walmart and Sam's Club Every calendar year 	\$20
Lenses	<ul style="list-style-type: none"> Single vision, lined bifocal, lined trifocal, and lenticular lenses Every calendar year 	
Progressive Lenses	<ul style="list-style-type: none"> Standard progressive lenses Premium progressive lenses Custom progressive lenses 	\$0 \$95 - \$105 \$150 - \$175
Anti-reflective	<ul style="list-style-type: none"> Standard anti-reflective coating Premium anti-reflective coating Ultra-premium anti-reflective coating Custom anti-reflective coating 	\$41 \$58 \$69 \$85
Lens Enhancements	<ul style="list-style-type: none"> Scratch-resistant coating Impact-resistant lenses (children and adults) Solid tints Photochromic lenses (light indoors, dark outdoors) UV coating 	\$0 \$0 \$0-\$17 \$75 \$0
Contact Lenses (instead of eye glasses)	<ul style="list-style-type: none"> Contact fitting and evaluation Elective lenses: \$120 allowance Necessary lenses: Covered in full after an eyewear copay 	\$55

Benefit	Description	Copay
High Option Plan Coverage with a MetLife Network Vision Provider		
Eye Exam	<ul style="list-style-type: none"> Focuses on your eyes and overall wellness Every calendar year 	
Frames	<ul style="list-style-type: none"> \$200 allowance for featured frame brands \$150 allowance for a wide selection of frames \$85 allowance at Costco, Walmart and Sam's Club Every calendar year 	\$0 for exam and/or glasses
Lenses	<ul style="list-style-type: none"> Single vision, lined bifocal, lined trifocal, and lenticular lenses Every calendar year 	
Progressive Lenses	<ul style="list-style-type: none"> Standard progressive lenses Premium progressive lenses Custom progressive lenses 	\$0 \$95 - \$105 \$150 - \$175
Anti-reflective	<ul style="list-style-type: none"> Standard anti-reflective coating Premium anti-reflective coating Ultra-premium anti-reflective coating Custom anti-reflective coating 	Independent Provider: \$26 - \$70 Retail Provider: \$41 - \$85
Lens Enhancements	<ul style="list-style-type: none"> Scratch-resistant coating Impact-resistant lenses (children and adults) Solid tints Photochromic lenses (light indoors, dark outdoors) UV coating 	\$0 \$0 \$0 \$75 \$0
Contact Lenses (instead of eye glasses)	<ul style="list-style-type: none"> Contact fitting and evaluation Elective lenses: \$150 allowance Necessary lenses: Covered in full after an eyewear copay 	\$55

KidsCareSM	<ul style="list-style-type: none"> KidsCareSM Benefit applies only to covered Children under age 18 Service Intervals: <ul style="list-style-type: none"> Exam: One every calendar year Lenses/Contacts: One every calendar year Frames: Once every calendar year Out-Of-Network: Same as primary plan benefits up to the out-of-network exam and materials allowances stated above 	<ul style="list-style-type: none"> Children covered under this supplemental plan benefit are covered for: <ul style="list-style-type: none"> One additional comprehensive eye exam covered less any applicable copayment; One additional pair of lenses or necessary contact lenses, or elective contact lenses less any applicable copayment, if: <ul style="list-style-type: none"> The new prescription differs from the original by at least a .50 diopter sphere or cylinder, or There is a change in the axis of 15 degrees or more, or There is a .5 prism diopter change in at least one eye.
SunCare	<ul style="list-style-type: none"> Frames: Your frame allowance may be applied toward non-prescription sunglasses. Such benefit will be considered both a lens and frame benefit for determining Service Intervals. Lab-fabricated Plano lenses are not covered. If you choose to go out of network, your frame allowance may be applied toward non-prescription sunglasses. 	
Diabetic Eyecare PlusSM Program	<ul style="list-style-type: none"> Retinal screening for members with diabetes Additional exams and services for members with diabetes, glaucoma, and age-related macular degeneration (AMD). Limitations and coordination with medical coverage may apply. Contact MetLife for further details. As needed 	\$20 \$0 per exam
Low Vision	<ul style="list-style-type: none"> Once every 2 calendar years Provides additional benefits to members who are not legally blind, but whose eyesight cannot be corrected to 20/70 with the use of optical lenses. Not available at retail chains including Costco, Walmart and Sam's Club. Requires pre-authorization 	<ul style="list-style-type: none"> Supplemental testing: Maximum of two (2) tests covered in full within a two (2) year period up to the benefit maximum Supplemental aids: 75% of the allowable amount up to the benefit maximum every two (2) years Benefit maximum: \$1,000 every two (2) years

In-network value added features

- In addition to standard lens enhancements, enjoy an average 20-25% savings on all other lens enhancements¹
- 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.¹
- Savings averaging 15% off the regular price or 5% off a promotional offer for laser surgery including PRK, LASIK and Custom LASIK.² This offer is only available at participating locations.

Out-of-network reimbursement

You pay for services and then submit a claim for reimbursement. The same benefit frequencies for in-network benefits apply.

- Eye exam: up to \$45
- Frames: up to \$55 (or up to \$70 for High Option plan)
- Contact lenses:
 - Elective up to \$105
 - Necessary up to \$210
- Single vision lenses: up to \$45
- Lined bifocal lenses: up to \$65
- Lined trifocal lenses: up to \$85
- Lenticular lenses: up to \$125

1. 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 or Sam's Club to confirm availability of lens enhancements and pricing prior to receiving services. Additional discounts may not be available in certain states. 2. 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 are 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 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.

MetLife Vision insurance is provided 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. For more information please view the Federal Vision Plan Brochure, which will govern these plan options and can be viewed by visiting MetLife.com/FEDVIP-Vision.

This document is not a complete description of the plan options. The 2021 MetLife Federal Vision Plan Brochure will govern these plan options and can be viewed by visiting MetLife.com/FEDVIP-Vision.