

# Vision Plan Summary – University of Michigan

Metropolitan Life Insurance Company

## Benefit Overview

### 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. If you choose an out-of-network provider you will have increased out-of-pocket expenses, pay in full at the time of services, and file a claim with Davis Vision for reimbursement.
- Choose from a large network of ophthalmologists, optometrists and opticians, from private practices to many popular national and regional retailers.

### In-network value added features:

**Additional savings on frames<sup>1</sup>:** 20% off any amount over your frames allowance.

**Additional savings on glasses and sunglasses<sup>1</sup>:** 20% savings on additional pairs of prescription glasses and nonprescription sunglasses, including lens enhancements.

**Laser vision correction:** Savings of 40% - 50% off the national average price of traditional LASIK are available at over 1,000 locations across our nationwide network of laser vision correction providers. Contact QualSight LASIK at (877) 201-3602 for more information.

**Additional savings on lens enhancements<sup>1</sup>:** Average 20-25% savings on all lens enhancements not otherwise covered under the Davis Vision by MetLife vision benefit program.

### In-network benefits

There are no claims for you to file when you go to a participating vision specialist. Simply pay any copays or member out of pocket amount (MOOP) and, if applicable, any amount over your frame/contact allowance at the time of service.

#### Eye exam

- Eye health exam, dilation, prescription and refraction for glasses: Covered in full
- Retinal imaging: \$39 copay when retinal imaging is performed during a routine eye exam.

#### Frequency

Once every January 1

#### Frame<sup>2</sup>

- Allowance: \$130 retail allowance.
- Additional allowance of \$50 at Visionworks locations.

Once every January 1

You will receive an additional 20% savings on the amount that you pay over your allowance.

#### OR

- Exclusive Collection Frame Copay (in lieu of Allowance) Fashion / Designer / Premier: Fashion: \$0 copay/ Designer \$0 copay/ Premier \$0 copay

Visit [MetLife.com/mybenefits](http://MetLife.com/mybenefits) to locate participating providers.

Participating providers typically do not display the Collection but are contractually required to maintain a comparable selection (in both quantity and quality) of frames that would be covered, with no additional member out-of-pocket expense. Special lens designs, materials, powers and frames may require additional cost. Collection is available at most participating independent provider offices. Collection is subject to change.

*\*Please note that frames and lenses must be obtained at the same time of service to be covered.*

#### Standard corrective lenses<sup>2</sup>

- Single vision, lined bifocal, lined trifocal, lenticular: Covered in full.

Once every January 1

#### Standard lens enhancements

- Standard polycarbonate for children, Digital single vision, Ultra violet coating, Standard scratch resistant coating, Tinting: Covered in full.
- Progressive lenses, Premium scratch-resistant coating, Anti-reflective, Photochromic, Blue Light filtering, Polarized, High Index (1.67 / 1.74): Your cost will be limited to a member out of pocket amount (MOOP) that MetLife has negotiated for you. These amounts may be viewed after enrollment at [metlife.com/mybenefits](http://metlife.com/mybenefits).<sup>3</sup>

Once every January 1

<sup>1</sup> These features may not be available in all states and with all In-Network Vision Providers. Discounts are not available at Walmart and Sam's Club. Please check with your In-Network Vision Provider.

<sup>2</sup> Materials copay applies to lenses and frames only, not contact lenses.

<sup>3</sup> The above list highlights some of the most popular lens enhancements and is not a complete listing. Not all providers participate in vision program discounts, including the member out-of-pocket features. 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.

Once every January 1

**Free one-year breakage warranty:**

All 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 to all plan-covered eyeglasses (i.e., all spectacle lenses, Davis Vision Exclusive Collection frames and national retailer frames, where our Exclusive Collection is not displayed). Warranty does not apply to Glasses.com.

**Additional savings on contacts<sup>1</sup>:**

15% off any amount over your contact lens allowance. 15% discount on additional contacts.

**Hearing discounts:** A National Hearing Network of hearing care professionals, featuring Your Hearing Network, offers Davis Vision members discounts on services, hearing aids and accessories. These discounts should be verified prior to service.

**Contact lenses instead of eye glasses**

- Collection contact fitting and evaluation: Covered in full. Non-collection \$60 allowance.
- Collection contacts: Covered in full (planned replacement; two boxes multipacks/ or disposable 4 boxes/ multipacks)

Elective contact lenses: \$130 retail allowance.

- Necessary lenses: Covered in full (pre-authorization required).

Conventional contacts: You will receive an additional 15% savings on the amount that you pay over your allowance.<sup>1</sup>

Disposable contacts: You will receive an additional 15% savings on the amount that you pay over your allowance.<sup>1</sup>

**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 833-Eye-Life (1-833-393-5433)

**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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| <ul style="list-style-type: none"> <li>• Eye exam: \$30</li> </ul>  | <ul style="list-style-type: none"> <li>• Single vision lenses: up to \$25</li> </ul>   |
| <ul style="list-style-type: none"> <li>• Frames: up to \$30</li> </ul>  | <ul style="list-style-type: none"> <li>• Bifocal lenses: up to \$35</li> <li>• Trifocal lenses: up to \$45</li> <li>• Lenticular lenses: up to \$75</li> </ul> |
| <ul style="list-style-type: none"> <li>• Contact lenses:</li> <li>• Elective up to \$75</li> <li>• Necessary up to \$225</li> </ul> |  |

## 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 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 medications