

## Summary of Benefits

### VISION - New Vision Option

Davis Vision by MetLife		
Class Description	All Active Full Time Employees (30 Hours)	
Reimbursement	In-Network Coverage (Using a Network Provider)	Out-of-Network Reimbursement (Using a Non-Network Provider)
<b>Eye Examination</b>		
<b>Comprehensive exam of visual functions and prescription of corrective eyewear.</b>	\$10 copay	\$45 allowance after \$0 copay
<b>Retinal Imaging</b> This screening is used to take pictures of the inside of the eye particularly the retina to look for possible changes.	Up to \$39 copay	Applied to the exam allowance
<b>Materials / Eyewear</b>		
<b>Glasses</b>		
<b>Standard Corrective Lenses</b>		
• <b>Single vision</b>	\$25 copay	\$30 allowance*
• <b>Lined bifocal</b>	\$25 copay	\$50 allowance*
• <b>Lined trifocal</b>	\$25 copay	\$65 allowance*
• <b>Lenticular</b>	\$25 copay	\$100 allowance*

\*after \$0 copay

<b>Standard Lens Enhancement</b>		
• <b>Ultraviolet coating</b>	Up to \$12	Applied to the allowance for the applicable corrective lens
• <b>Standard Polycarbonate (child up to age 18)</b>	Covered in Full	Applied to the allowance for the applicable corrective lens
<b>Additional Lens Enhancements<sup>1</sup></b>		
• <b>Progressive Standard</b>	Up to \$50	\$50 allowance
• <b>Progressive Premium</b>	Up to \$90	\$50 allowance
• <b>Progressive Ultra</b>	Up to \$140	\$50 allowance
• <b>Progressive Ultimate</b>	Up to \$175	\$50 allowance
• <b>Standard Polycarbonate (adult)</b>	Up to \$30	Applied to the allowance for the applicable corrective lens
• <b>Scratch-resistant coating (variable by type)</b>	Up to \$0 - \$30	Applied to the allowance for the applicable corrective lens
• <b>Tints (plastic lenses – Solid)</b>	\$0	Applied to the allowance for the applicable corrective lens
• <b>Tints (plastic lenses) – Gradient</b>	\$0	Applied to the allowance for the applicable corrective lens
• <b>Anti-reflective coating (variable by type)</b>	Up to \$35 - \$85	Applied to the allowance for the applicable corrective lens
• <b>Photochromic (variable by type)</b>	Up to \$65	Applied to the allowance for the applicable corrective lens
• <b>Blue Light Filtering</b>	Up to \$15	Applied to the allowance for the applicable corrective lens
• <b>Digital Single Vision</b>	Up to \$30	Applied to the allowance for the applicable corrective lens
• <b>Polarized</b>	Up to \$75	Applied to the allowance for the applicable corrective lens
• <b>High Index (1.67/1.74)</b>	Up to \$55 / \$120	Applied to the allowance for the applicable corrective lens
<b>Frame Allowance</b>  (You will receive an additional <b>20%</b> off any amount that you pay over your allowance. This offer is available from all participating locations except Costco, Walmart and Sam's Club.)	\$130 allowance	\$70 allowance
<b>Frame Collection</b>	Premier	
<b>Contact Lenses</b>		
• <b>Elective</b>	\$130 allowance	\$105 allowance
• <b>Necessary</b>	Covered in full	\$210 allowance

• <b>Contact Fitting and Evaluation</b>	Standard or Premium fit: 15% discount	Applied to the contact lens allowance
<b>Value Added Features</b>		
<b>LASER VISION CORRECTION</b>	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.	
<b>ADDITIONAL PAIR DISCOUNTS</b>	Members may 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 providers usual and customary rate may be available. Contact lenses may be available at a 10% discount.	
<b>ADDITIONAL SAVINGS ON LENS ENHANCEMENTS</b>	Average 20-25% savings on all lens enhancements not otherwise covered under the MetLife Vision Insurance program. <sup>2</sup>	
<b>ADDITIONAL SAVINGS ON FRAMES</b>	20% off any amount over your frames allowance. <sup>2</sup>	
<b>BREAKAGE WARRANTY</b>	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.	
<b>ADDITIONAL SAVINGS ON CONTACTS</b>	15% off any amount over your contact lens allowance. <sup>2</sup> 15% discount on additional contacts. <sup>2</sup>	

<sup>1</sup>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.

<sup>2</sup>These features may not be available in all states and with all In-Network Vision Providers. Please check with Your In-Network Vision Provider.

## Frequency / Exclusions

<b>Class Description: All Active Full Time Employees</b>	
<b>Frequencies</b>	
▪ Examinations	▪ 1 per 12 Months
▪ Standard Corrective Lenses	▪ 1 per 12 Months
▪ Frames	▪ 1 per 24 Months
▪ Contact Lenses	▪ 1 per 12 Months
Either glasses or contacts allowed per frequency	
<b>Exclusions</b>	
<ul style="list-style-type: none"> <li>▪ Services and/or materials not specifically included in the Summary of Benefits as covered Plan Benefits.</li> <li>▪ Any portion of a charge in excess of the Maximum Benefit Allowance or reimbursement indicated in the Summary of Benefits.</li> <li>▪ Plano lenses (lenses with refractive correction of less than <math>\pm .50</math> diopter)</li> <li>▪ Two pairs of glasses instead of bifocals.</li> <li>▪ 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.</li> <li>▪ Orthoptics or vision training and any associated supplemental testing.</li> <li>▪ Medical or surgical treatment of the eyes.</li> <li>▪ Prescription and non-prescription medications.</li> <li>▪ Contact lens insurance policies or service agreements.</li> <li>▪ Refitting of contact lenses after the initial (90-day) fitting period.</li> <li>▪ Contact lens modification, polishing or cleaning.</li> <li>▪ Local, state and/or federal taxes, except where MetLife is required by law to pay.</li> <li>▪ Any eye examination or any corrective eyewear required as a condition of employment.</li> <li>▪ Services and supplies received by You or Your Dependent before the Vision Insurance starts for that person.</li> <li>▪ Missed appointments.</li> <li>▪ 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.</li> <li>▪ 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.</li> <li>▪ Services provided in a government hospital; benefits provided under Medicare or other governmental program (except Medicaid), any State or Federal workers' compensation, employers' liability or occupational disease law; benefits to the extent provided for any loss or portion thereof for which mandatory automobile no-fault benefits are recovered or recoverable; services rendered and separately billed by employees of hospitals, laboratories or other institutions; services performed by a member of the covered person's immediate family; and services for which no charge is normally made.</li> <li>▪ Services or materials received as a result of illness, accident, treatment or medical condition arising out of a war or act of war (whether declared or undeclared); participation in a felony, riot, or insurrection; service in the Armed Forces or units auxiliary thereto.</li> <li>▪ 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.</li> <li>▪ Services and materials while the insured is outside the United States, its possessions or the countries of Canada and Mexico.</li> <li>▪ Services, procedures, or materials for which a charge would not have been made in the absence of insurance.</li> </ul>	