MetLife | Vision Insurance

Why is having a good vision plan so important?



Routine vision exams are important for your eyes and may help catch early signs of serious problems, such as diabetes, high blood pressure, heart disease, high cholesterol and other conditions.[1]

That's why yearly exams are important, even if you have perfect vision.

Make vision care a priority.

Vision care services without a vision plan can be expensive, and out-of-pocket costs can add up fast. Find out how much you could save[2] with MetLife Vision Insurance featuring the **VSP® Choice** network.

Why should I enroll now?

- Access to a vision exam and eyewear with a large network of eye care professionals
- Competitive group rates
- Convenient payroll deduction

Did you know….

83%

of U.S. adults use a form of vision correction, including glasses and/or contact lenses.[3]

You can get MetLife Vision Insurance for monthly rates less than the cost of...

A medium cup of coffee[4]

1x per week

An example of how Vision Insurance can help.

We avoided going to the eye doctor due to the high cost. Thanks to vision insurance, we saved on eye exams and new eyewear for the whole family.[2] Our child is adjusting to new glasses, and I love my contact lenses. Recently, when I had my own eye exam, my doctor caught the early signs of diabetes,[1] so I followed up with my physician right away.

This is a hypothetical example for illustrative purposes only. MetLife does not claim that these are typical results that members will generally achieve.

Advantages of MetLife Vision Insurance with the VSP Choice network

Product overview	Vision insurance can help minimize your out-of-pocket costs[2] for vision care and eyewear.
Why is it needed?	Helps you save[2] on vision services, including eye exams, glasses, contact lenses, laser vision correction[5] and much more. Regular visits to your eye care professional are not only important for your eyes. Through a routine exam, eye doctors can potentially spot serious health problems like diabetes, high blood pressure, heart disease, certain cancers and other conditions.[1]
Who is covered	Choose which plan best suits you: • Employee Only • Employee and Eligible Family Members
Covered services	• Eye exams • Eyewear • Lens enhancement options,[6] including polycarbonate (shatter-resistant) lenses, ultraviolet (UV) coating, scratch-resistant and anti-reflective coatings, and progressive lenses
Additional value	• Savings on laser vision correction[5] • Options to go to any licensed vision care specialist,[7] plus access to a large network of ophthalmologists, optometrists and opticians at private practices and retail locations[8] • Selection of eyewear from classic styles to the latest designer frames so you can choose what's right for you and your budget • No additional out-of-pocket costs on polycarbonate (shatter-resistant) lenses for children up to age 18 and UV coating[6] • Fixed copayments in-network for lens enhancements[6] like scratch-resistant and anti-reflective coatings, progressive lenses[7] and more • Savings[2] on contact lens fittings, evaluations and non-prescription sunglasses

Your benefit in action

Here's how easy it is to use Vision Insurance:



Choose a licensed vision care provider from a large network of ophthalmologists, optometrists and opticians at private practices or retail locations



There are no claims to file when you go to a participating, in-network vision provider. You don't even need an ID card.



Premiums are conveniently paid through payroll deduction. So, you won't have to worry about writing a check or missing a premium payment.

Here's how much you could save[2] with MetLife Vision:

Vision service[9]	Cost without MetLife's Vision Plan[9]	Cost with MetLife's Vision Plan
Eye exam	$100	$10 (copay)
Glasses	N/A	$25 (copay)
Frame	$140	$8
Lenses (Bifocal)	$139	$0
UV (UV) coating	$23	$0
Anti-reflective coating	$106	$69
Annual premium[10]	N/A	$84
Total cost of services	**$508**	**$196**

Potential Savings[11]: $312

Frequently asked questions

Why should I enroll?

A. **Coverage** includes routine eye exams, glasses, contact fittings, lenses and more.[12] Even if you don't wear glasses or contacts, regular visits to your eye doctor **may help contribute to your overall health** by potentially catching serious problems like diabetes and high blood pressure.[1]

How can a vision plan help me save money?

A. **Eyeglasses and routine eye exams can be more expensive than you may think.** With MetLife Vision Insurance featuring the VSP Choice network, you can potentially save[2] on eye exams, stylish fashion eyewear, lenses and more.

Can I choose my own eye care professional?

A. **You can go to any licensed eye care professional.**[7] Choose from the thousands of ophthalmologists, optometrists and opticians at private practices or popular retail locations[8] like Costco Optical, Walmart Vision, Sam's Club Optical, Visionworks, Pearle Vision[13] and more.[14]

What kinds of frames are covered?

A. **You can choose the eyewear that's right for you and your budget.** Your eye care professional can help you choose from classic styles to the latest designer frames. Select from **hundreds of options** available to you.[12] Some of the great brands to choose from include Anne Klein, Bebe, Flexon, Lacoste, Nike, Nine West, Calvin Klein and more.[14]

When can I enroll?

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

Enroll today or contact your HR representative to **learn more**.

Questions? Call 1-855-MET-EYE1 (1-855-638-3931).

1. Barden, Anna and Gary Heiting, OD, 5 reasons annual eye exams are important, AllAboutVision.com, April 1, 2024, https://www.allaboutvision.com/eye-care/eye-exam/importance/. Accessed April 24, 2025.
2. 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.
3. The Consumer inSights Q2 2024 Report, The Vision Council, July 25, 2024, https://thevisioncouncil.org/blog/vision-council-releases-new-research-spotlighting-q2-consumer-trends-and-generational. Accessed January 30, 2025.
4. Cost of Living in United States, Numbeo, November 2024, https://www.numbeo.com/cost-of-living/country_result.jsp?country=United+States. Accessed November 25, 2024.
5. The VSP Choice network allows you to access discounted laser correction services. May not be available in all states or regions. 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 is only available at participating locations. Not everyone will qualify for LASIK surgery. Results will vary. Please discuss outcomes with your eyecare provider.
6. 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.
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.
8. For a list of participating providers, use the Find a Vision Provider tool at metlife.com. Select Find a Vision Provider, choose VSP Choice as the network, complete the information requested and hit the Search button.
9. Comparison is based on national averages and the most commonly purchased brands. VSP claims data for 2024.
10. Based on employee-only rate for M130-10/25 standard plan design with employees nationwide.
11. These are sample savings only. 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.
12. Benefits may vary depending on your plan.
13. Not all Pearle Vision locations participate in MetLife Vision Insurance with the VSP Choice network. Please visit metlife.com to confirm participating locations by using our Find A Vision Provider tool and selecting VSP Choice as the network.
14. 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.

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MetLife

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