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 **Superior Vision®** network.

Why should I enroll now?

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

Did you know…

79%

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 MetLife 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 Superior Vision network

Benefit overview	Vision insurance can help lower your out-of-pocket costs[2] for vision care and eyewear.
Why is it needed?	Helps you save[2] on vision services, from eye exams to glasses and contact lenses. 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	• Routine eye exams • Eyewear • Lens enhancement options,[5] including, but not limited to, polycarbonate, UV coating, scratch-resistant, blue light filtering and progressive lenses
Additional value	• Access to a discount[6] on LASIK[7] • Access to a large network of eye care professionals at retail and private locations.[8] Enjoy low out-of-pocket costs[2] when visiting a participating vision care provider.[9] • The top 50 retailers in-network,[10] including Warby Parker, America's Best Contacts & Eyeglasses, Costco Optical, LensCrafters, Pearle Vision, Target Optical, Visionworks, Walmart Vision Center and more[11] • In-network, online eyewear stores, including Glasses.com, Warby Parker, 1-800 Contacts, Target Optical, LensCrafters and ContactsDirect[11] • Access to a hearing exam and discounts[6] on hearing aids[12]

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.

Frequently asked questions

Why should I enroll?

A. **Coverage** includes routine eye exams, glasses, contact fittings, lenses and more[13]. 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]

What services are covered under my plan?

A. Your plan may offer coverage on routine eye exams, frames, lenses and lens enhancements.[5]

Coverage also includes access to a discount[6] on LASIK,[7] and access to a hearing exam and discounts[6] on hearing aids.[12]

Can I choose my own eye care professional?

A. You can **g**o to any licensed eye care professional[13]. Visit a participating licensed eye care professional or choose popular retail locations.[8] Enjoy lower out-of-pocket costs when visiting a participating vision care provider.

Or visit in-network, online eyewear stores.

If you choose an out-of-network provider[9], 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.

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 Superior Vision network, you can potentially save[2] on eye exams, stylish fashion eyewear, lenses and more through low to no copays.

What kinds of frames are covered?

A. Your eye care professional can help you choose from classic styles to the latest designer frames. Select from hundreds of options available to you[13].

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

1. 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 April 25, 2024.
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 Q1 2022 Report, The Vision Council, May 11, 2022, https://thevisioncouncil.org/blog/vision-council-releases-consumer-insights-q1-2022-report. Accessed January 17, 2024.
4. Cost of Living in United States, Numbeo, January 2024, https://www.numbeo.com/cost-of-living/country_result.jsp?country=United+States. Accessed January 17, 2024.
5. 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.
6. Discount off retail. 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.
7. 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.
8. 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.
9. 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.
10. VM Top 50 U.S. Optical Retailers 2023, Vision Monday, June 2023, https://www.visionmonday.com/CMSDocuments/2023/06/vmtop50retailers_2023.pdf. Accessed January 11, 2024.
11. 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.
12. Hearing Benefits are administered by Your Hearing Network. Your Hearing Network is not owned by or an affiliate of MetLife or Superior Vision. Benefits may not be available in all states. MetLife and Superior Vision make no representations regarding any services provided by Your Hearing Network.
13. Benefits may vary depending on your plan.

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.

MetLife

Metropolitan Life Insurance Company | 200 Park Avenue | New York, NY 10166

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