MetLife | Vision Insurance

Keep up with eye exams and eyewear with MetLife Vision Insurance.

Flexible benefits that may save[1] you money.

Vision insurance can provide important benefits for you and eligible family members. MetLife Vision Insurance with the **VSP® Choice** network includes coverage for routine eye exams, glasses, contact fittings, evaluations and lenses, plus access to a discount[2] on laser vision correction.[3]

You asked. We answered.

Why sign up for vision insurance? Find out with some FAQs.

Why should I enroll?

A. Even if you don't wear glasses or contacts, regular visits to your eye doctor may **help contribute to your overall health.** Routine vision exams can help catch serious problems like diabetes and high blood pressure.[4]

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, you can save[1] on vision wear and services through low to no copays.

Lens enhancement[5] options like shatter-resistant lenses (for children up to 18) and ultraviolet (UV) coatings are fully covered. You also have fixed copays for lens enhancements[5] like scratch-resistant and anti-reflective coatings, progressive lenses and more.

When can I enroll?

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

Can I choose my own eye care professional?

A. You can **visit any licensed eye care professional.** Choose from the thousands of ophthalmologists, optometrists and opticians at private practices or popular retail locations,[6] such as Costco Optical, America's Best, Cohen's Fashion Optical, Eyeglass World, For Eyes Optical, Walmart, Sam's Club, Visionworks and more.[7] Enjoy lower out-of-pocket costs when visiting a participating vision care provider.

Or shop online at eyeconic.com,[7] an in-network, online retailer of eyeglasses and contacts.

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.

Regular visits to your eye care professional do more than just help care for your sight—they may help identify chronic medical conditions.[4]

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How can I find a participating eye care professional?

A. You can find a participating eye care professional using 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 Now* button.

What if my eye care professional is not in the VSP Choice network?

A. You can **go to any licensed eye care professional**.

You can find a participating eye care professional by using the Find a Vision Provider tool at metlife.com.

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.

What kinds of frames are covered?

A. You can choose the eyewear that's right for you and your budget. From classic styles to the latest designer frames, you can select from hundreds of options for you and your family. Some of the available brands include Anne Klein, Bebe, Flexon, Lacoste, Nike, Nine West, Calvin Klein and more.[7]

What services are covered under my plan?

A. Your plan offers coverage on routine eye exams, frames and lenses. Your plan also offers lens enhancement[5] options including, but not limited to, shatter-resistant lenses (for children up to 18), ultraviolet (UV), scratch-resistant and anti-reflective coatings, progressive lenses and more.

How do I access plan information online?

A. After your effective date, securely register on MetLife's MyBenefits website at metlife.com/mybenefits to view your claims, print your digital ID card (if applicable), review information about your plan and more.

Do I need an ID card?

A. No. You do not need an ID card to schedule an appointment or receive services. When visiting a participating vision provider without an ID card, please be prepared to provide your name, Social Security number or employee ID number, group name and group number.

What should I tell my provider at my next vision care appointment?

A. At or before your next vision care appointment, please let your provider know your vision benefit is MetLife Vision Insurance with the VSP Choice network. You may need to provide your name, Social Security number or employee ID number, group name and group number.

For more information about your MetLife Vision Insurance with the VSP Choice network, please refer to the plan summary.

Enroll in Vision Insurance during the enrollment period.

Please see your Plan Summary for more information.

1. 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.
2. 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.
3. 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.
4. 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.
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. 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..
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