

Vision Insurance

Houston Police Benefit Trust



Why is having a good vision plan so important?



Because taking good care of your eyes can help you take better care of your body.

Regular visits to your eye care professional do more than just protect your eyesight, they can help protect your overall health. Through a routine exam, eye doctors can spot serious health problems like diabetes, high blood pressure, heart disease, certain cancers and other conditions.¹

That's why, even if you have perfect vision, yearly exams are important. Don't let preventable health and vision problems sneak up on you. Vision benefits are there to help you stay on top of your care.

See better with MetLife Vision!

Discover a plan that may help you save on vision services,² from eye exams, glasses, contact lenses and so much more. It couldn't be easier for you to get the vision care you need.

Your choice of eye care professionals

- See any licensed eye care professional
- Or choose from thousands of ophthalmologists, optometrists and opticians at private practices or at popular retail locations like Costco[®] Optical, Visionworks and more
- MetLife's network recently expanded to include Walmart Vision Centers and Sam's Club Optical Centers as access points for your benefits⁵

Your choice of eyewear styles plus enhanced benefits

- Choose from hundreds of options for you and your family, including the latest designer frames
- No out-of-pocket costs on polycarbonate (shatter-resistant) lenses for children up to age 18, and ultraviolet (UV) coating
- Fixed copayments for scratch-resistant and anti-reflective coatings, progressive lenses,⁶ and more
- Savings on contact lens fittings and evaluations, plus laser vision correction⁷ and non-prescription sunglasses

Enroll!

For questions, please call MetLife at
1 800 GET-MET8
1 800 438-6388

Why should I enroll?

- Competitive group rates
- Convenient payroll deduction

Premiums per month as of Aug. 2021

Member	\$11.45
Member + 1	\$23.05
Family	\$33.64



Summary of Benefits VISION - New Vision Option

Vision		
Reimbursement	In-Network Coverage (Using a Network Provider)	Out-of-Network Reimbursement (Using a Non-Network Provider)
Eye Examination		
Comprehensive exam of visual functions and prescription of corrective eyewear.	\$20 copay	\$45 allowance
Retinal Imaging 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
Materials / Eyewear (Either Glasses or Contacts)		
Standard Corrective Lenses • Single vision	\$25 copay	\$30 allowance
Frame Allowance (You will receive an additional 20% off any amount that you pay over your allowance. This offer is available from all participating locations except Costco, Walmart and Sam's Club.) • Costco, Walmart* and Sam's Club* *Network available nationwide effective 8/1/2019 except for Arkansas which will be available 1/1/2020.	\$150 allowance \$85 allowance	\$70 allowance
Contact Lenses • Elective • Necessary • Contact Fitting and Evaluation	\$150 allowance Covered in full after eyewear copay Standard or Premium fit: Covered in full with a maximum copay of \$60	\$105 allowance \$210 allowance Applied to the contact lens allowance

1. James, S.D. (2012, April 11). Get an Eye Exam: Arthritis to Cancer Seen in Eye. ABC News. <http://abcnews.go.com/Health/dozens-diseases-diagnosed-simple-eye-exam/story?id=16111097> (accessed April 2018).

2. Your actual savings by enrolling in the MetLife Vision Plan will depend on various factors, including plan premiums, number of visits by your family per year and the cost of services rendered. Be sure to review the Schedule of Benefits for your plan's specific benefits and other important details.

3. Comparison is based on national averages and most commonly purchased brands.

4. Based on employee-only rate for a M130-10/25 standard plan design with employees nationwide. Premiums may vary

5. Vision benefits offered through Walmart and Sam's Club will be available 08/01/2019 for participants in all states except Arkansas. Vision benefits offered through Walmart and Sam's Club will be available to participants in Arkansas beginning 01/01/2020.

6. All lens enhancements are available at participating private practices. Please note that maximum copays and pricing are subject to change without notice. Check with your provider for details and copays applicable to your lens choice. Please contact your local Costco to confirm the availability of lens options and pricing prior to receiving services. Additional discounts may not be available in certain states.

7. 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.

Vision benefits are underwritten by Metropolitan Life Insurance Company (MetLife), New York, NY. Certain claim and network administration services are provided through Vision Services Plan (VSP), Rancho Cordova, CA. VSP is not affiliated with MetLife or its affiliates. Like most group benefit programs offered by MetLife and its affiliates 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.

