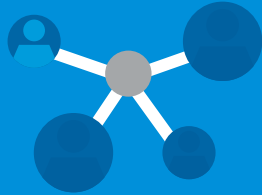




# Vision Insurance

Prepared for: Orange County Board of Commissioners

# Why vision is important to members



**75%**

**75% of Americans need some form of vision correction<sup>1</sup>**



**1/4**

**1/4 preschool-aged children have untreated vision problems<sup>2</sup>**



**Annual eye exams play an important role in the**

**early diagnosis** of many chronic health conditions.<sup>3</sup>

<sup>1</sup> VisionExpo summary of the Vision Council report, <http://www.visionexpoeast.com/Press/Vision-Voice-Newsletter/Vision-Correction-Usage-Increasing>, August 29, 2022.

<sup>2</sup> Centers for Disease Control and Prevention, Keep an Eye on Your Children's Vision, <https://www.cdc.gov/visionhealth/resources/features/vision-health-children.html>, May 4, 2022.

<sup>3</sup> Optometrists Network, <https://www.optometrists.org/general-practice-optometry/guide-to-eye-exams/why-are-annual-eye-exams-important/>, March 17, 2021.

# Improve overall health through early detection

Eye care professionals can use dilation to detect signs of<sup>(1)</sup>:

## Diabetes



## Hypertension



## High Cholesterol



Symptoms for more than 35 chronic health conditions may be identified through an eye exam.

Did you  
know

Vision plan participants are three (3) times more likely to get an annual eye exam than a routine preventive physical.<sup>2</sup>

Due to our aging population, the number of blind and visually impaired people in the United States is estimated to double by 2030 and triple by 2050. Encouraging people to take care of their vision health as part of their overall health and wellness could significantly reduce that number and improve quality of life for millions of Americans.<sup>3</sup>

<sup>1</sup> American Academy of Ophthalmology, "20 Surprising Health Problems an Eye Exam Can Catch." <https://www.aao.org/eye-health/tips-prevention/surprising-health-conditions-eye-exam-detects>, April 29, 2022.

<sup>2</sup> Archives for internal Medicine, "Preventive Health Examinations and Preventive Gynecological Examinations in the United States." Human Capital Management Services. <https://pubmed.ncbi.nlm.nih.gov/17893309/>, accessed August 29, 2022.

<sup>3</sup> CDC, Keep an Eye on Your Vision Health, <https://www.cdc.gov/visionhealth/resources/features/keep-eye-on-vision-health.html#:~:text=A%20comprehensive%20dilated%20eye%20exam%20by%20an%20optometrist,perception%2C%20eye%20alignment%2C%20and%20eye%20movement%20are%20tested>, October 1, 2020.

# Health is more than meets the eye



## THE EFFECTS OF DIABETES

Compared to people without diabetes, those with the disease are:

2x

More likely to suffer from glaucoma<sup>1</sup>

2x

More likely to develop cataracts<sup>1</sup>

It is estimated that **37.3 million Americans** have diabetes.<sup>2</sup>

You probably know that regular eye exams are the first step to correcting vision problems or treating eye diseases. But did you know they can also help detect and monitor serious health problems — like diabetes?<sup>3</sup> Through early detection of the disease, employees can get on the road to better health sooner. And it can help reduce health care costs too.<sup>4</sup>

## The three E's of MetLife's Diabetes Awareness Program

### EVALUATE

Participating providers conduct extensive eye exams that help detect signs of diseases, like diabetes, that may otherwise go unnoticed or untreated.

### EDUCATE

Diabetic participants can access educational materials from our Vision Health Library.

### ENGAGE

If a patient is identified as a diabetic, MetLife sends exam reminders if they go 14 months without an eye exam.

*Available with all MetLife Vision plans.*

**Get expert guidance for confident decisions —  
for your organization and your employees.  
Contact your MetLife representative today.**

# Questions?

# Superior Vision®...savings, choice and convenience



## In-network benefits for a wide range of covered services,<sup>13</sup> including eye exams, glasses and contact lenses

- Discounts on lens enhancement options<sup>3</sup> and laser vision correction<sup>10</sup>
- Free hearing exam and a discount of 40% off the national average for hearing aids<sup>11</sup>

## Option to see any licensed ophthalmologists, optometrists and opticians at participating retail and private practice locations<sup>4</sup>

- The top 50 retailers in-network,<sup>17</sup> including LensCrafters, Target Optical, America's Best Contacts & Eyeglasses, Costco Optical, Eyeglass World, Pearle Vision, VisionWorks, Walmart and more<sup>5</sup>
- Popular online in-network eyewear stores, including Glasses.com, 1-800 Contacts, Befitting.com and Visionworks.com<sup>5</sup>

## Out-of-network coverage<sup>4</sup>

Your actual savings from enrolling in the vision plan will depend on various factors, including 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. Actual costs and benefits may vary based upon plan design selected. Exclusions and limitations may apply. Please see your certificate for details on benefits and exclusions.

Registered marks are the property of their respective owners



# Plan design for Orange County Government employees



Benefit Type	In-Network Coverage	Out-of-Network Reimbursement <sup>4</sup>	Frequency
<b>Eye Examination</b> (one per frequency) <ul style="list-style-type: none"> <li>Comprehensive exam of visual functions and prescriptive corrective eyewear</li> </ul>	Covered after a \$5 copay	Covered up to \$45 allowance	Every 12 months
<b>Materials/Eyewear</b> (either glasses or contacts allowed per frequency)	\$15 copay	Not applicable	Every 24 months
<b>Standard Corrective Lenses</b> <ul style="list-style-type: none"> <li>Single vision</li> <li>Lined bifocal</li> <li>Lined trifocal</li> <li>Lenticular</li> </ul>	Covered after materials copay	Covered up to: \$30 allowance \$50 allowance \$65 allowance \$100 allowance	Every 12 months

# Plan design for Orange County Government employees



Benefit Type	In-Network Coverage	Out-of-Network Reimbursement	Frequency
<b>Standard Lens Options<sup>4</sup></b> <ul style="list-style-type: none"> <li>Standard Polycarbonate (child up to age 18)</li> </ul>	\$15 copay	Applied to the allowance for the applicable corrective lens	Every 12 months
<ul style="list-style-type: none"> <li>Progressive</li> </ul>	Covered in full after \$15 copay	\$65 allowance	Every 12 months
<ul style="list-style-type: none"> <li>Standard Polycarbonate (adult)</li> <li>Scratch-resistant Coating</li> <li>Anti-reflective Coating</li> <li>Photochromic</li> <li>Blue Light Filtering</li> <li>Digital Single Vision</li> <li>Polarized Lenses</li> <li>High Index Lenses</li> <li>Ultraviolet Coating</li> <li>Tints</li> </ul>	These lens enhancements are available with maximum member out of pocket (MOOP) amount  <b>Covered in Full</b>	Applied to the allowance for the applicable corrective lens	Every 12 months
<b>Frame Allowance</b> (20% off the balance when a frame choice exceeds the allowance. Available from all in-network private practice providers.)	Covered up to \$175 allowance after materials copay	Covered up to: \$70 allowance	Every 24 months



# Plan design for Orange County Government employees



Benefit Type	In-Network Coverage	Out-of-Network Reimbursement	Frequency
<b>Contact Lenses</b> <ul style="list-style-type: none"> <li>Fitting and Evaluation*</li> </ul>	Covered in full after a \$30 copay	Applies to allowance for contact lenses	Every 12 months
<ul style="list-style-type: none"> <li>Elective Lenses</li> </ul>	Covered up to \$175 allowance	Covered up to \$105 allowance	Every 12 months
<ul style="list-style-type: none"> <li>Necessary</li> </ul>	Covered in full	Covered up to \$210 allowance	Every 12 months
<ul style="list-style-type: none"> <li>Additional Lens Enhancements</li> <li>Additional Discounts on Glasses and Sunglasses</li> <li>Laser Vision Correction</li> <li>Hearing Discounts</li> </ul>	<ul style="list-style-type: none"> <li>Average 20-25% savings on all other lens enhancements</li> <li>20% savings on additional pairs of prescription glasses and nonprescription sunglasses, including lens enhancements.</li> <li>Savings of 20% - 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.</li> <li>A National Hearing Network of hearing care professionals, featuring Your Hearing Network, offers Superior Vision members discounts on services, hearing aids and accessories. These discounts should be verified prior to service.</li> </ul>		

\*Standard contact lens fitting applies to a current contact lens user who wears disposable, daily wear, or extended wear lenses only. Premium contact lens fitting applies to new contact wearers and/or a member who wear toric, gas permeable, or multi-focal lenses.

## Vision benefits information right at your fingertips.



To access your Superior Vision benefits, log into MyBenefits at [www.metlife.com/ocbooc](http://www.metlife.com/ocbooc) or go to the MetLife Mobile App which is available on the App Store and Google Play.

Easily find an in-network or participating vision provider, view your benefits and claims online or print/download your ID card by following the steps below on your desktop.

### Locate your ID card

1. From the homepage, click on **My Accounts** from the top navigation bar.
2. Under the Vision section, you will see an 'I want to...' dropdown. Scroll down and select **Get and ID card**.
3. You will be able to view a downloadable and printable version of your vision ID card.

<p><b>SuperiorVision</b> By MetLife</p> <p><b>Vision</b></p> <p><b>Tom Abbott</b></p> <p>Employee name _____</p> <p>Orange County Board of County Commissioners</p> <p>Group name _____</p> <p><b>0236252</b></p> <p>Group number _____</p> <p><small>This card is not a guarantee of coverage or eligibility. See reverse for important plan information. Benefits administered by Superior Vision Services, Inc. Underwritten by Metropolitan Life Insurance Company, New York, NY</small></p>	<p>Visit <a href="http://mybenefits.metlife.com">mybenefits.metlife.com</a> to:</p> <ul style="list-style-type: none"> <li>• Locate a participating eye doctor or print additional ID cards</li> <li>• Review benefit information and past services</li> <li>• Obtain claims forms and educational information</li> </ul> <p>Submit out-of-network claims to:</p> <p>Superior Vision by MetLife Claims Attn: Claims Processing P.O. Box 967 Rancho Cordova, CA 95741</p> <p>Subscribers: <b>1-833-EYE-LIFE (1-833-393-5433)</b></p> <ul style="list-style-type: none"> <li>• TDD/TTY for the hearing impaired: 711</li> <li>• We're available Mon-Fri 8am-5pm ET, Sat 9am-4pm ET</li> </ul> <p>Providers: <b>1-877-235-5317</b></p>
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This card is not required for service and does not guarantee benefit eligibility. It is for use by Superior Vision members. In the event of a conflict between this information and your organization's contract with Superior Vision, the terms of the contract will prevail.

**Vision**  
Superior Vision By MetLife

I want to ...

- View Forms
- Get ID Card**
- View FAQs
- Contact Us

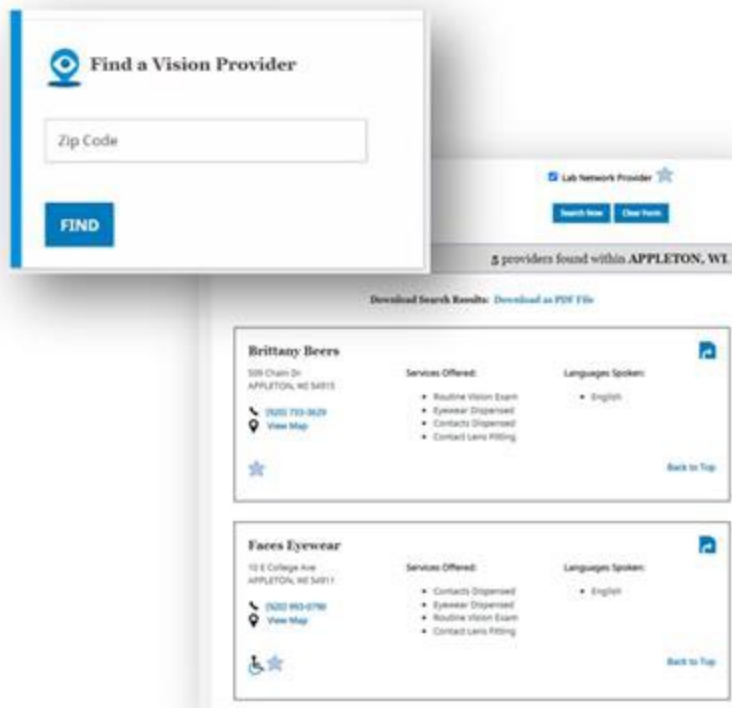
**Find a Vision Provider**

ZIP code \_\_\_\_\_

**FIND**

## Find a provider

1. From the homepage, click on **My Accounts** from the top navigation bar.
2. Under the Vision section, you will see **Find a Provider**. Enter your zip code.
3. You will be provided with a list of in-network providers.
4. If you scroll up, under 'Optional' you can refine your search by providing additional preferences you may be looking for in a provider (i.e., gender, language spoken, hours of operation etc.).
5. Click **Search Now** and you will be provided with a refined list of in-network providers.



## View your policy details & claim information

1. From the homepage, click on **My Accounts** from the top navigation bar.
2. Under the Vision section, you will see a 'I want to...' dropdown. Select **View Policy Details**.
3. Click on the **Policy information** tab to view your subscriber information, in-network policy details and benefits.
4. Also, you can click the **Claims** tab to view your claim history and submit a claim.

The screenshot shows the 'Vision Superior Vision by MetLife' website interface. The top navigation bar includes 'HOME', 'MY ACCOUNTS', 'CLAIM CENTER', and 'DOCUMENTS & FORMS'. Below this, a secondary navigation bar has 'Policy Information', 'Claims', 'Find a Provider', 'Forms', 'FAQs', and 'Contact Us'. The 'Policy Information' tab is selected, displaying 'BENEFIT COMMENTS' and a 'BENEFITS' table.

**BENEFIT COMMENTS**

- \*MC = Materials Copay of \$35.00
- This Plan includes discount features.
- Benefit covers glasses and contacts.
- Base lens covered in full after copay for single vision, bifocal and trifocal. Progressive lenses covered at trifocal rate.
- Unless otherwise indicated basic benefits are covered for all upgrades. Enhanced upgrade benefits will only be covered at the basic upgrade rate.
- Plan Year benefits for this member start on 1/1
- An additional \$25 frame allowance is available on all frames received at a location that utilizes Davis Vision's lab network.

**BENEFITS**

Category	Description	Frequency	Copay/Allowance	Allowed Per Period	Allowance Remaining	Available	Next Available Date
Exam	Routine Exam	Every plan year	\$25	Covered	\$0	Yes	Available Now
Exam	Contact Lens - Eval Fitting	Unknown	\$55	Covered	\$0	No	—
Exam	Contact Lens Fit Specialty	Unknown	\$55	Covered	\$0	No	—
ContactLens	Contact Lenses	1 per 24 months	No Copay	\$650	\$650	Yes	Available Now
Frame	Frame (Non Plan)	1 per 12 months	\$35	\$70	\$70	Yes	Available Now
Frame	Enhanced Frame	1 per day	No Copay	\$455	\$455	Yes	Available Now
SpectacleLens	Single Vision - Spectacle Lens (Plan)	1 per 24 months	\$35	Covered	\$0	Yes	Available Now
SpectacleLens	Bifocal - Spectacle Lens (Plan)	1 per 24 months	\$35	Covered	\$0	Yes	Available Now
SpectacleLens	Trifocal - Spectacle Lens (Plan)	1 per 24 months	\$35	Covered	\$0	Yes	Available Now

# Footnotes and disclosures

1. Your actual savings from enrolling in a vision plan will depend on various factors, including 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. 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/>.
3. 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.
4. You may receive services from an out-of-network provider, even though you may receive greater value for your benefit dollars if you select a provider who participates in the network. If you choose an out-of-network provider, you must pay the provider for all charges and then submit a claim for reimbursement to: Vision Care Processing Unit, PO Box 1525, Latham, NY 12110.
5. 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.
6. Frame allowances are available at certain provider locations. 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. Comparison is based on national averages and most commonly purchased brands. VSP claims data for 2022.
8. Based on employee-only rate for M130-10/25 standard plan design with employees nationwide Premiums may vary.
9. 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.
10. Davis Vision and Superior Vision networks provide 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. Davis Vision and Superior Vision make no representations regarding any services provided by QualSight, LLC.
11. The Davis Vision and Superior Vision networks provide you with the opportunity to access discounts with Your Hearing Network. All hearing services are administered by Your Hearing Network and may not be available in all service areas. Davis Vision and Superior Vision make no representations regarding any services provided by Your Hearing Network.
12. Costs are estimated based on MetLife's in-network providers' usual and customary charges, 2022. Retail optical costs may be higher. Member out-of-pocket costs do not include plan premium under the Davis Vision by MetLife plan.
13. Example includes cost of an Exclusive Collection frame and single vision lenses. The Davis Vision Collection of frames is available at most participating independent provider locations. The collection and pricing are subject to change without notice. Collection is inclusive of select toric and multifocal contacts. Please check with your provider for details and availability prior to receiving services.
14. For illustrative purposes only. Actual costs and benefits may vary based on plan design selected. Please see your certificate for details on benefits and exclusions. New 13
15. Actual costs and benefits may vary based upon plan design selected. Exclusions and Limitations may apply.
16. If you choose an out-of-network provider, you will have increased out-of-network expenses, pay in full at the time of services, and file a claim with MetLife for reimbursement.
17. VM Top 50 U.S. Optical Retailers 2022, Vision Monday, June 2022, <https://www.visionmonday.com/vm-reports/top-50-retailers/>.
18. Frame allowances are available at certain provider locations. 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.

# Footnotes and disclosures

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.

**Thank you.**