TRS-Care Vision Plan Summary - Superior Vision Network insured by MetLife

With your Superior Vision Preferred Provider Organization (PPO) Plan you can:

Go to any licensed Superior Vision provider and get coverage. Just remember your benefit dollars go further when you stay in network.

Choose from a large network of ophthalmologists, optometrists and opticians, from private practices to retailers like Costco® Optical, Walmart®, Sam's Club®, Visionworks®, LensCrafters®, Warby Parker®, and Target Optical®.

In-network value added features:

Additional savings on lens enhancements:[4] Save an average of 20-25% savings over retail on all lens enhancements not otherwise covered under the Superior Vision Insurance program.

Additional savings on glasses and sunglasses:[4] 20% savings on additional pairs of prescription glasses and nonprescription sunglasses, including lens enhancements.

Additional savings on frames:[4] 20% off any amount over your frames allowance.

Additional savings on contacts:[4] Conventional contacts: 20% off the amount you pay over your allowance and on purchases of additional contact lenses. Disposable contacts: 10% off the amount you pay over your allowance and on purchases of additional contact lenses.

Monthly Premiums The following monthly costs are effective January 1, 2027, through December 31, 2027. TRS will deduct your premium from your annuity payment. If your annuity does not cover the premium, you will receive a monthly bill. The monthly costs shown below for "Retiree + Child(ren)" and "Retiree + Family" include the cost for all eligible children.

• *Retiree Only:*	**$6.89**
• *Retiree + Spouse:*	**$13.79**
• *Retiree + Child(ren):*	**$15.57**
• *Retiree + Family:*	**$24.08**

In-network benefits

There are no claims for you to file when you go to an in-network Superior vision provider. Simply pay any copays or member out of pocket amount (MOOP) and, if applicable, any amount over your frame/contact allowance at the time of service.

Eye exam Once every **12** months

- Eye health exam, dilation, prescription, and refraction for glasses: **$15** copay
- Retinal imaging: Up to a **$39** copay on routine retinal screening when performed by an in-network provider

Materials Copay[1] **$10**

Frame Once every **12** months

- Allowance: **$150**, plus 20% off amount over allowance[4].
- Additional allowance of $25 at select providers. Visit metlife.com/mybenefits to find participating providers. Look for the dollar sign icon ($).

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Laser vision correction:[4]
Savings of 20% - 35% off the national average price of traditional LASIK are available at over 1,000 locations across our nationwide network of laser vision correction providers.

Other in-network features, continued:

Hearing discounts:[4] 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.

Standard corrective lenses

Once every **12** months

Single vision, lined bifocal, lined trifocal, lenticular: Covered in full

Standard lens enhancements

Once every **12** months

- Standard Progressive – Covered in Full
- Premium / Custom Progressive
    - Premium: Up to $110
    - Ultra: Up to $150
    - Ultimate: Up to $225
- Standard Polycarbonate – Adult up to $40 copay
- Standard Polycarbonate – Child (up to age 18)[2] – Covered in full
- UV Coating – Covered in Full
- Anti-reflective Coating (variable by type)
    - Standard: Covered in Full
    - Premium: Up to $70
    - Ultra: Up to $85
    - Ultimate: Up to $120
- Scratch Resistant Coating – Covered in Full
- Photochromic Lenses, plastic – Covered in Full
- Tints - Covered in Full
- Hi-Index: 1.67 – Up to $80 / 1.74 – Up to - $120
- Blue Light Filtering: Up to $15
- Digital Single Vision: Up to $30
- Polarized: Up to $75

Your cost is limited to a member out of pocket (MOOP) amount that MetLife negotiated for you. 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.

Contact lenses (instead of eyeglasses)[3]

Once every **12** months

Contact fitting and evaluation:

- Standard fitting: Covered in full after **$30** copay
- Specialty fitting: **$50** allowance after **$30** copay
- Elective lenses: **$150** allowance
- Necessary lenses: **Covered in full** with prior authorization.
- Discounts:[3]
    - Conventional contacts: **20%** off the amount you pay over your allowance and on purchases of additional contact lenses
    - Disposable contacts: **10%** off the amount you pay over your allowance and on purchases of additional contact lenses

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We're here to help

Find a Superior Vision provider at www.metlife.com/vision and select 'Superior Vision by MetLife'.

For general questions call 1-855-488-0522. Once your coverage is effective, visit our member website at www.metlife.com/mybenefits.

1. Materials copay applies only to lenses and frames, not contact lenses.
2. Polycarbonate lenses are covered for dependent children, monocular patients, and patients with prescriptions +/- 6.00 diopters or greater.
3. 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. Materials co-pay applies to lenses and frames only, not contact lenses.
4. These features may not be available in all states and with all in-network vision providers. Discounts are not available at Walmart and Sam's Club. Please check with your in-network vision provider.

How does out-of-network reimbursement work?

You pay for services and then submit a claim for reimbursement. The same benefit frequencies for **in-network benefits** apply.Once you enroll, visit www.metlife.com/mybenefits for detailed out-of-network benefits information.

- **Eye exam:** Reimbursed up to **$40**
- **Frames: Up to $75 allowance**
- **Single vision lenses:** Reimbursed up to **$30**
- **Lined bifocal lenses:** Reimbursed up to **$50**
- **Lined trifocal lenses:** Reimbursed up to **$60**
- **Lenticular lenses:** Reimbursed up to $100
- **Progressive lenses:** Reimbursed up to $50

Contact lenses:

- **Elective lenses** up to **$100 allowance**
- **Necessary lenses** up to **$210 allowance**

In-Network Diabetic Eyecare Plan Enhancement (once every 12 months)

Provides additional coverage for members diagnosed with Type 1 or Type 2 diabetes and have specific ophthalmological conditions. It also provides benefits for those with glaucoma and age-related macular degeneration (AMD). In addition, members with diabetes who don't show signs of diabetic eye disease are eligible to receive preventive retinal screenings. Enhanced Diabetic Eyecare benefits are available only through an in-network private practice Ophthalmologist. Benefits are not available at retail chains, including Costco®, Walmart® and Sam's Club®.

- Exam: Covered in full after **$15** copay.
- Special Ophthalmological services: Covered in full.

Out-of-network Diabetic Eyecare Plan Enhancement reimbursement:

- Exam $100
- Special Services $100

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Important: If you or your family members are covered by more than one vision or health care plan, you may not be able to collect benefits from both plans. Each plan may require you to follow its rules or use specific doctors and hospitals, and it may be impossible to comply with both plans at the same time. Before you enroll in this plan, read all of the rules very carefully and compare them with the rules of any other plan that covers you or your family.

Savings from enrolling in a MetLife 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.

MetLife Vision benefits are underwritten by Metropolitan Life Insurance Company, New York, NY. Certain claims and network administration services are provided through Superior Vision, Inc. ("Superior Vision"), a New York corporation. Superior Vision is part of the MetLife family of companies.

Like most group benefit programs, 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.

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