MetLife | Vision Insurance

Cornell University

Why is having a good vision plan so important?



Even if you don't wear glasses or contacts, regular visits to your eye doctor may **help contribute to your overall health.** A comprehensive eye exam isn't just about updating your glasses — it's a powerful tool for detecting early signs of serious health conditions like diabetes and heart disease.[1]

Eye exams are important for people of all ages, especially children, as many vision and health issues can happen at any stage in life.[1] Catching these signs early can help lead to faster diagnosis, quicker treatment and improved overall health.[1]

That's why yearly exams may be 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 **Davis Vision®** network.

Why should I enroll now?

- Potential savings[2] on eye exams, stylish and fashionable eyewear, lenses and more
- Group rates
- Convenient payroll deduction

Among U.S. adults…

3 in 4

report experiencing disruption in daily activities due to poor eyesight or eye health.[1]

You can get MetLife Vision Insurance for monthly rates less than the cost of...

A medium cup of coffee[3]

1x per week

An example of how vision insurance can help.

We avoided going to the eye doctor due to the high cost. Thanks to **vision insurance**, we saved[2] on eye exams and new eyewear for the whole family. 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 Davis Vision network

Benefit overview	Vision insurance can help minimize 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	• Eye exams • Eyewear • Lens enhancement options,[4] including, but not limited to, polycarbonate, UV coating, scratch-resistant coating and blue light filtering
Additional value	• Selection of fully covered frames at no additional cost to you • Access to the Exclusive Collection,[5] with coverage on designer frames for $0 and with a one-year breakage warranty • Choice of retail chains in-network, including Warby Parker, LensCrafters, Target Optical, America's Best, Costco Optical, Visionworks, Walmart Vision Center and more[6] • Online in-network eyewear stores, including Glasses.com, Warby Parker, 1-800 Contacts, Target Optical, LensCrafters, Visionworks and ContactsDirect[6] • Access a discount[7] on LASIK for vision correction[8]

Your benefit in action

Here's how easy it is to use MetLife Vision Insurance:



Choose a licensed vision care specialist from a large network of ophthalmologists, optometrists and opticians at private practices or retail locations.



When you go to a participating vision specialist, there are no claims to file. You don't even need an ID card.



Premiums are conveniently paid through payroll deduction. No checks to write or worries about missing a payment.

To enroll or for more information, visit metlife.com/info/cornell-vision/ call **1-833-EYE-LIFE (1-833-393-5433)**.

Potential savings[2] with the Davis Vision Exclusive Collection[5] of frames

	Average retail cost[9]	Davis Vision in-network member cost
Annual eye exam	$100	$10 (copay)
Exclusive Collection frames[10]	$180	$0
One-year breakage warranty	$30	Covered
Exam and eyewear total cost	**$310**	**$10**
Potential Savings: $300		

For illustrative purposes only. Actual costs and benefits may vary based on the plan design selected. Please see your certificate for details on benefits and exclusions.

Frequently asked questions

Why should I enroll?

A. **Coverage** includes routine eye exams, glasses, contact fittings, lenses and more. 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, such as diabetes and high blood pressure.[1]

Can I choose my own eye care professional?

A. You can **go to any licensed eye care professional.** Visit a participating licensed eye care professional or choose popular retail locations.[11] Enjoy low out-of-pocket costs when visiting a participating vision care provider.

Or visit online in-network eyewear stores.

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.

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 Davis Vision network, you can potentially save[2] on eye exams, stylish fashion eyewear, lenses and more.

What kinds of frames are covered?

A. **Choose the eyewear that's right for you and your budget.** Take advantage of a selection of fully covered frames, plus gain access to the Davis Vision Exclusive Collection,[5] with coverage on designer frames for $0 and with a one-year breakage warranty.

When can I enroll?

A. You can enroll during your **open enrollment period** or with a **qualifying life event**.

Enroll at metlife.com/info/cornell-vision/ or contact your HR representative to **learn more**.

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

1. In Plain Sight: Examining America's Eye Health Challenge and How to Solve It, 4th Annual Vision Wellness Study, Versant Health, 2025.
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. Cost of Living in United States, Numbeo, November 2024, https://www.numbeo.com/cost-of-living/country_result.jsp?country=United+States. Accessed November 25, 2024.
4. 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.
5. The Davis Vision Collection of frames is available at most participating independent provider locations. The collection and pricing are subject to change without notice. Please check with your provider for details and availability prior to receiving services.
6. 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.
7. Discount off retail. Not all providers participate in vision program discounts, including the member out-of-pocket features. Discounts may not be available in all states. 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.
8. The Davis 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. Davis 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.
9. Costs are estimated based on MetLife's in-network providers' usual and customary charges for 2024. Retail optical costs may be higher. Member out-of-pocket costs do not include plan premiums under the Davis Vision plan.
10. Examples include the cost of an Exclusive Collection frame and single-vision lenses.
11. For a list of participating providers, use the Find a Vision Provider tool at metlife.com. Select Find a Vision Provider, choose Davis Vision as the network, complete the information requested and hit the Search button.

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

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