With your MetLife vision plan, you can:

- Go to any licensed vision provider and receive covered services. 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, and Sam’s Club.

In-network, value-added features:
Additional lens enhancements: In addition to standard lens enhancements, enjoy an average 20-25% savings on all other lens enhancements.1

Savings on glasses and sunglasses: Get 20% savings on additional pairs of prescription glasses and non-prescription sunglasses, including lens enhancements. At times, other promotional offers may also be available.1

Laser vision correction:2
Savings averaging 15% off the regular price or 5% off a promotional offer for laser surgery including PRK, LASIK and Custom LASIK. This offer is only available at participating locations.

We're here to help
Find a Vision provider at metlife.com/vision

Download a claim form at mybenefits.metlife.com/wasebb

For general questions go to metlife.com/wshca-sebb or call 1-833-854-9624

Adult Benefits

In-network benefits
There are no claims for you to file when you go to an in-network vision provider. Simply pay your copay and, if applicable, any amount over your allowance at the time of service.

<table>
<thead>
<tr>
<th>Frequency</th>
<th>Eye exam</th>
<th>January 1 of every Calendar Year</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Eye exam, dilation, prescription and refraction for glasses: Covered in full.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Retinal imaging: Up to a $39 copay on routine retinal screening when performed by a private practice.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Frequency</th>
<th>Frame</th>
<th>January 1 of even Calendar Years</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Allowance: $150 then 80% of balance over $150 (additional $20 on featured frame brands*)</td>
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</tr>
<tr>
<td></td>
<td>Costco, Walmart and Sam’s Club: $85 allowance then 100% of the remaining balance.</td>
<td></td>
</tr>
</tbody>
</table>

You will receive an additional 20% savings on the amount that you pay over your allowance. This offer is available from all participating locations except Costco.

<table>
<thead>
<tr>
<th>Frequency</th>
<th>Standard corrective lenses</th>
<th>January 1 of even Calendar Years</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Single vision, lined bifocal, lined trifocal, lenticular: Covered in full.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Frequency</th>
<th>Standard lens enhancements¹</th>
<th>January 1 of even Calendar Years</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Ultraviolet (UV) coating, Progressive Standard: Covered in full.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Progressive Premium/Custom, Polycarbonate (adult), Scratch-resistant coating, Tints, Anti-reflective and Photochromic: Your cost will be limited to a copay that MetLife has negotiated for you. These copays can be viewed after enrollment at mybenefits.metlife.com/wasebb.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Frequency</th>
<th>Contact lenses (instead of eye glasses)</th>
<th>January 1 of even Calendar Years</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Contact lens fitting and evaluation: Copay not to exceed $60.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Elective lenses: $150 allowance.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Necessary lenses: Covered in full.</td>
<td></td>
</tr>
</tbody>
</table>

*Featured frame brands include Chloé, Cole Haan, Nike, Calvin Klein, and many more (at participating providers only).
With your MetLife vision plan, you can:

- Go to any licensed vision provider and receive covered services. 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, and Sam’s Club.

In-network, value-added features:

Additional lens enhancements: In addition to standard lens enhancements, enjoy an average 20-25% savings on all other lens enhancements.¹

Savings on glasses and sunglasses: Get 20% savings on additional pairs of prescription glasses and non-prescription sunglasses, including lens enhancements. At times, other promotional offers may also be available.¹

Laser vision correction:² Savings averaging 15% off the regular price or 5% off a promotional offer for laser surgery including PRK, LASIK and Custom LASIK. This offer is only available at MetLife participating locations.

Child Benefits (up to age 19)

In-network benefits

There are no claims for you to file when you go to an in-network vision provider. Simply pay your copay and, if applicable, any amount over your allowance at the time of service.

Eye exam

- Eye exam, dilation, prescription and refraction for glasses: Covered in full.

- Retinal imaging: Up to a $39 copay on routine retinal screening when performed by a private practice.

Frame

- Allowance: $150 then 80% of balance over $150 (additional $20 on featured frame brands*)

- Costco, Walmart and Sam’s Club: $85 allowance then 100% of the remaining balance. You will receive an additional 20% savings on the amount that you pay over your allowance. This offer is available from all participating locations except Costco.

Standard corrective lenses

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

Standard lens enhancements¹

- Ultraviolet (UV) coating, Polycarbonate, Scratch-resistant coating, Hi Index lenses: Covered in full.

- Progressive Standard, Progressive Premium/Custom, Tints, Anti-reflective and Photochromic: Your cost will be limited to a copay that MetLife has negotiated for you. These copays can be viewed after enrollment at mybenefits.metlife.com/wasebb.

Contact lenses (instead of eye glasses)

- Contact lens fitting and evaluation: Covered in full.

- Elective lenses: $300 allowance.

- Necessary lenses: Covered in full.

*Featured frame brands include Chloé, Cole Haan, Nike, Calvin Klein, and many more (at participating providers only).
Out-of-network reimbursement
If you select an Out-of-Network Vision Provider, you may provide full payment to the Out-of-Network Vision Provider at the time of service and submit the invoice including an itemized statement of charges with your claim form, or you may be able to assign the claim to the Out-of-Network Vision Provider. If the Out-of-Network Vision Provider accepts the assignment, the provider will submit the claim on your behalf. You will be responsible for any charges not covered by the plan. The same benefit frequencies for in-network benefits apply. Once you enroll, visit mybenefits.metlife.com/wasebb for detailed out-of-network benefits information.

<table>
<thead>
<tr>
<th>Eye exam: up to $45</th>
<th>Single vision lenses: up to $30</th>
<th>Progressive lenses: up to $50</th>
</tr>
</thead>
<tbody>
<tr>
<td>Frames: up to $70</td>
<td>Lined bifocal lenses: up to $50</td>
<td></td>
</tr>
<tr>
<td>Contact lenses:</td>
<td>Lined trifocal lenses: up to $65</td>
<td></td>
</tr>
<tr>
<td>- Elective up to $105</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Necessary up to $210</td>
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</tbody>
</table>

Exclusions and Limitations of Benefits
This plan does not cover the following services, materials, and treatments

**SERVICES AND EYEWEAR**
- Services and/or materials not specifically included in the Vision Plan Benefits Overview (Schedule of Benefits).
- Any portion of a charge above the Maximum Benefit Allowance or reimbursement indicated in the Schedule of Benefits.
- Any eye examination or corrective eyewear required as a condition of employment.
- Services and supplies received by you or your dependent before the Vision Insurance starts.
- Missed appointments.
- Services or materials resulting from or during a Covered Person’s regular occupation for pay or profit for which the Covered Person is entitled to benefits under any Worker’s Compensation Law, Employer’s Liability Law or similar law. You must promptly claim and notify the Company of all such benefits.
- Local, state, and/or federal taxes, except where MetLife is required by law to pay.
- Services or materials received because of disease, defect, or injury due to war or an act of war (declared or undeclared), taking part in a riot or insurrection, or committing or attempting to commit a felony.
- Services and materials obtained while outside the United States, except for emergency vision care.
- Services, procedures, or materials for which a charge would not have been made in the absence of insurance.
- Services: (a) for which the employer of the person receiving such services is not required to pay; or (b) received at a facility maintained by the Employer, labor union, mutual benefit association, or VA hospital.
- Services, to the extent such services, or benefits for such services, are available under the School Employees Benefits Board (SEBB) Program. This exclusion will apply whether or not the person receiving the services is enrolled under the SEBB Program. We will not exclude payment of benefits for such services if the SEBB Program requires that Vision Insurance under the Group Policy be paid first. The term does not include any plan, program, or coverage provided by a government as an employer or Medicare.
- Plano lenses (lenses with refractive correction offless than ± 0.50 diopter).
- Two pairs of glasses instead of bifocals.
- Replacement of lenses, frames and/or contact lenses, furnished under this Plan which are lost, stolen, or damaged, except at the normal intervals when Plan Benefits are otherwise available.
- Contact lens insurance policies and service agreements.
- Refitting of contact lenses after the initial (90 day) fitting period.
- Contact lens modification, polishing, and cleaning.

**TREATMENTS**
- Orthoptics or vision training and any associated supplemental testing.
- Medical and surgical treatment of the eye(s).

**MEDICATIONS**
- Prescription and non-prescription medications.

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1 All lens enhancements are available at participating private practices. Please check with your provider for details and copays applicable to your lens choice. Please contact your local Costco, Walmart or Sam’s Club to confirm availability of lens enhancements and pricing prior to receiving services. Additional discounts may not be available in certain states.

2 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.

**Important:** If you or your family members are covered by more than one 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.

**MC0186**
MetLife Vision benefits are underwritten by Metropolitan Life Insurance Company, New York, NY. Certain claims and network administration services are provided through Vision Service Plan (VSP), Rancho Cordova, CA. VSP is not affiliated with Metropolitan Life Insurance Company or its affiliates.

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 benefits administrator for costs and complete details. Your actual 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.

Metropolitan Life Insurance Company | 200 Park Avenue | New York, NY 10166
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