Vision Benefits

If you wear glasses or contacts, chances are you already have a steady appointment with an eye doctor. But even those with perfect eyesight should have their vision checked on a regular basis. To ensure that you and your family have access to quality vision care, HMG Healthcare offers a comprehensive vision benefit provided by Superior Vision by MetLife.

Network Providers

If you use a vision provider who doesn't participate in your plan's network, your out-of-pocket costs may be higher. Out-of-network services are reimbursed up to the plan's scheduled amounts, and you are responsible for charges above those amounts.

To find a network provider, visit www.metlife.com/mybenefits and search for providers in the Superior Vision network. Confirm your provider's participation before scheduling an appointment.

Vision Premiums

Premium contributions for vision are deducted from your paycheck on a pre-tax basis. Your tier of coverage determines your biweekly premium.

Benefit	In-Network	Out-Of-Network Reimbursement	Frequency
Copays			
Examination	$10 Copay	Up to $45	Once every 12 months
Materials	$10 Copay	See below	Based on the applicable eyewear benefit
Lenses			
Single Vision	Covered in full after materials copay	Up to $30	Once every 12 Months
Lined Bifocal	Covered in full after materials copay	Up to $50	Once every 12 Months
Lined Trifocal	Covered in full after materials copay	Up to $70	Once every 12 Months
Frames			
Allowance	$130 Allowance; 20% Off Amount Over Allowance	Up To $90	Once Every 24 Months
Contacts—In Lieu Of Glasses			
Elective	$130 Allowance	Up To $130	Once Every 12 Months, In Lieu Of Glasses
Medically Necessary	Covered In Full	Up To $300	Once Every 12 Months, In Lieu Of Glasses
Contact Lens Fitting And Follow-Up	$30 Copay; Standard: Covered In Full After Copay; Specialty: $50 Allowance After Copay	Applied To Contact Lens Allowance	Subject To Contact Lens Benefit
Biweekly Rates			
Employee Only	$2.47		
Employee + Spouse	$4.69		
Employee + Child(ren)	$4.94		
Employee + Family	$7.26		

Thoughts & Tips:

More than 150 million Americans use corrective eyewear to compensate for refractive errors.