A Clear Vision for a Bright Future.

Seamless solutions. Extraordinary experiences.
Superior Vision by MetLife...savings, choice and convenience:

In-network benefits for a wide range of covered services, including eye exams, glasses and contact lenses:

- Discounts on lens enhancement options and laser vision correction
- Free hearing exam and a discount of 40% off the national average for hearing aids

Option to see any licensed ophthalmologists, optometrists and opticians at participating retail and private practice locations:

- The top 50 retailers in-network, including America’s Best Contacts & Eyeglasses, Costco Optical, LensCrafters, Pearle Vision, Target Optical, VisionWorks, Walmart and more
- Popular online in-network eyewear stores, including Glasses.com, ContactsDirect, 1 800 contacts, Befitting and Warby Parker

Your actual savings from enrolling in the Superior 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.
Warby Parker offers a best-in-class online shopping experience

Consumers with vision insurance increasingly want an online option:

>50% of insured customers have said they will consider buying online when shopping for their next pair of Rx eyewear

~40% of insured customers said they’re interested in trying glasses at home before deciding on frames to purchase

Warby Parker has a higher mix of online eyewear sales than any other retailer.

~33% Warby Parker

<10% Other retailers
Warby Parker stores cover 94% of the most populous cities in the U.S., enabling them to meet members where they are

250
Retail stores

39
U.S. states

178
U.S. cities

≈40
New stores planned per year
Locate a Vision Provider

With Superior Vision by MetLife, you can choose from thousands of private practice optometrists and ophthalmologists nationwide, as well as many large retail chain stores. You can find the names, addresses, languages spoken and phone numbers of participating vision providers by searching our online Find a Vision Provider directory.

Step 1:
Go to www.metlife.com/info/texas-am-university-system/

Step 2:
Select “Find a Vision Provider” next to What would you like to do today?"

Step 3:
"Choose your network*“.
Enter your Zip, City or State and select the “Find a Find A Vision Provider” button. You will then be prompted to select your plan from the list. The plan name is located in your Schedule of Benefits.
## Vision Plan

<table>
<thead>
<tr>
<th>Benefit Type</th>
<th>In-Network Coverage</th>
<th>Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Eye exam</strong> (one per frequency)</td>
<td>Covered after a $10 copay</td>
<td>ONE Per Calendar Year</td>
</tr>
<tr>
<td><strong>Materials/Eyewear</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Lenses for glasses</td>
<td>$15 copay</td>
<td>ONE Per Calendar Year (instead of contacts)</td>
</tr>
<tr>
<td>• Frames</td>
<td>$15 copay</td>
<td></td>
</tr>
<tr>
<td><strong>Frame Allowance</strong> (20% off the additional amount over frame allowance. Available from all in-network private practice providers).</td>
<td>Covered up to $200 allowance after eyewear copay</td>
<td>ONE Per Calendar Year (instead of contacts)</td>
</tr>
<tr>
<td><strong>Contact Lenses</strong></td>
<td>Standard: Covered in full after a $0 copay</td>
<td>ONE Per Calendar Year (instead of eyeglasses)</td>
</tr>
<tr>
<td>• Fitting and Evaluation</td>
<td>Premium: $0 retail allowance after a $0 copay</td>
<td></td>
</tr>
<tr>
<td>• Elective Lenses</td>
<td>Covered up to $200 allowance</td>
<td></td>
</tr>
<tr>
<td>• Medically Necessary</td>
<td>Covered in full up to the Contracted Amount</td>
<td></td>
</tr>
<tr>
<td><strong>Standard Corrective Lenses</strong></td>
<td>Covered after a $15 eyewear copay</td>
<td>ONE Per Calendar Year (instead of contacts)</td>
</tr>
<tr>
<td>• Single Vision</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Lined bifocal/trifocal</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Lenticular</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Additional Lens Enhancements</strong></td>
<td>Average 20-25% savings on all other lens enhancements</td>
<td></td>
</tr>
<tr>
<td><strong>Additional Discounts on Glasses and Sunglasses</strong></td>
<td>20% savings on additional pairs of prescription glasses and nonprescription sunglasses, including lens enhancements.</td>
<td></td>
</tr>
<tr>
<td><strong>Laser Vision Correction</strong></td>
<td>Savings of 40% - 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.</td>
<td></td>
</tr>
<tr>
<td><strong>Hearing Discounts</strong></td>
<td>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.</td>
<td></td>
</tr>
</tbody>
</table>
Offer more to members who have diabetes, glaucoma, and age-related vision issues

The Diabetic Eyecare benefit, provides additional eye exams for Type 1 and Type 2 diabetics who may have specific ophthalmological conditions, glaucoma and age-related macular degeneration.

<table>
<thead>
<tr>
<th>Service/material</th>
<th>In-network</th>
<th>Out-of-network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exam Services Only</td>
<td>Covered in full</td>
<td>$50 allowance</td>
</tr>
<tr>
<td>Other Ophthalmological Services</td>
<td>Covered in full.</td>
<td>$50 allowance</td>
</tr>
</tbody>
</table>

Metropolitan Life Insurance Company, New York, NY
L1023036021[exp1025][All States]
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Savings that matter to members: out-of-pocket costs

<table>
<thead>
<tr>
<th>Item</th>
<th>U.S. average retail</th>
<th>Superior Vision Benefits</th>
<th>Member Pays</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exam</td>
<td>$154.29</td>
<td>$10 copay</td>
<td>$10</td>
</tr>
<tr>
<td>Frame</td>
<td>$179.95</td>
<td>$200.00</td>
<td>$0</td>
</tr>
<tr>
<td>Materials Copay</td>
<td>NA</td>
<td>$15 copay</td>
<td>$15</td>
</tr>
<tr>
<td>Progressive lens: Standard</td>
<td>$153.00</td>
<td>Covered in Full</td>
<td>$0</td>
</tr>
<tr>
<td>Anti-reflective coating: Standard</td>
<td>$110.00</td>
<td>Covered in Full</td>
<td>$0</td>
</tr>
<tr>
<td>UV coating</td>
<td>$22.00</td>
<td>Covered in Full</td>
<td>$0</td>
</tr>
<tr>
<td>Polycarbonate (adult)</td>
<td>$63.00</td>
<td>Up to $40</td>
<td>$40</td>
</tr>
<tr>
<td>Photochromic tint</td>
<td>$109.00</td>
<td>Covered in Full</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Member out-of-pocket costs</strong></td>
<td><strong>$791.24</strong></td>
<td></td>
<td><strong>$65</strong></td>
</tr>
</tbody>
</table>

**Member savings of $726.24**

1 Savings from enrolling in a vision benefits plan will depend on various factors including the cost of the plan, how often participants visit a vision care provider and the cost of materials and services received.

2 Costs are estimated based on MetLife’s in-network providers’ usual and customary charges. Retail optical costs may be higher. Member out-of-pocket costs do not include plan premium under the MetLife Vision plan or (incumbent) Vision plan.
Savings that matters to members: out-of-pocket costs

An example of a common contact lens claim

<table>
<thead>
<tr>
<th>Contact Lenses</th>
<th>U.S. average retail²</th>
<th>Superior</th>
<th>Variance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exam</td>
<td>$154.29</td>
<td>$10 copay</td>
<td>$10</td>
</tr>
<tr>
<td>Contact Lens Fitting – Standard</td>
<td>$65.62</td>
<td>$0 copay</td>
<td>$0</td>
</tr>
<tr>
<td>Acuvue Oasys (1 year supply)</td>
<td>$272.00</td>
<td>$200 allowance</td>
<td>$72.00</td>
</tr>
</tbody>
</table>

**Member out-of-pocket costs²** | **$491.91** | **Member Savings:** | **$82** **$409.00**

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1 Savings from enrolling in a vision benefits plan will depend on various factors including the cost of the plan, how often participants visit a vision care provider and the cost of materials and services received.

2 Costs are estimated based on MetLife’s in-network providers’ usual and customary charges. Retail optical costs may be higher.

* 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 benefits programs, benefit programs offered by MetLife contain certain exclusions, exceptions, waiting periods, reduction, limitations and terms for keeping them in force.
Access to many popular retail chains

Retail chains members know and trust the top 50 Network National and Retail Chains.

- 1800 Contacts
- America’s Best
- BJ’s Optical
- Clarkson Optometry
- Co/Op Optical
- Cohen’s Fashion Optical
- Contacts Direct
- Costco Optical\(^1\)
- Dean Optical
- Doctors ValuVision
- Dr. Tavel’s Family Eye Care
- Eyecare Associates
- EyeDoctors Optical Outlet
- Eye Works
- Eyecare Partners
- Eyecarecenter
- Eyeglass World
- Eyeglasses Unlimited Inc.
- Eyemart Express
- Eyemasters
- For Eyes
- General Vision Services
- Glasses.com
- H Rubin Vision Center
- Horizon Eye Care
- LensCrafters
- Lo Optical
- MyEyeDr
- National Vision Inc.
- Nationwide Optometry
- Nationwide Vision Centers
- Nationwide Vision inside JC Penney
- New Vision Optical
- North American RX I Wear Inc.
- Macy’s Optical
- Meijer Vision Center
- Optical Inside CVS Pharmacy
- Opticare Vision Center
- Pearle Vision\(^2\)
- RX Optical Laboratories
- Sam’s Club
- SEE Eyewear
- Shopko Optical
- Sight Shop
- Site for Sore Eyes
- Spectacle Shoppe
- Spex
- Stanton Optical
- Sterling Optical
- SVS Vision
- Target Optical
- Texas State Optical
- Today’s Vision
- Vision 4 Less
- Vision Pro
- Vision Source
- Vision Values by Dr. Tavel
- Visionworks
- Vista Optical
- Vision Centers In Walmart
- Walmart
- Warby Parker

1. Not all Costco locations offer eye exam services.
We’ve added key online retailers to increase convenience and choice for your employees.

A balanced network of 152K+ in-network providers including:
(70K retail providers and 82K independent providers¹)

Retailers
- Costco
- Walmart Vision Center
- America’s Best Contacts & Eyeglasses
- Target Optical
- EyeGlass World
- Sams Club
- LensCrafters
- Visionworks
- Pearle Vision

Online
- NEW LenScrafters
- NEW Target Optical
- NEW Warby Parker
- 1800contacts'
- contactsdirect
- GLASSES.COM
- befitting

Independent
- Optometrists
- Ophthalmologists

¹ Versant Health, June 2023.
Employees get their pick from the most popular retail chains

<table>
<thead>
<tr>
<th>The Superior Vision by MetLife Network includes:</th>
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<tr>
<td>✔ America’s Best Contacts &amp; Eyeglasses</td>
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<td>✔ Cohen’s Fashion Optical</td>
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<tr>
<td>✔ Costco Optical</td>
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<tr>
<td>✔ Contacts Direct</td>
</tr>
<tr>
<td>✔ CVS Optical</td>
</tr>
<tr>
<td>✔ Eyeglass World</td>
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Thank you.