



Navigating life together

Research Foundation for Mental Hygiene

Topics:

- Vision
- MetLegal

Effective Date: 7/1/2017



Vision

Improve overall health through early detection

- Eye exams can help identify serious health issues

EYE CARE PROFESSIONALS ARE OFTEN THE FIRST TO DETECT SIGNS OF:



Diabetes:

34%

of the time¹

Hypertension:

39%

of the time¹

High Cholesterol:

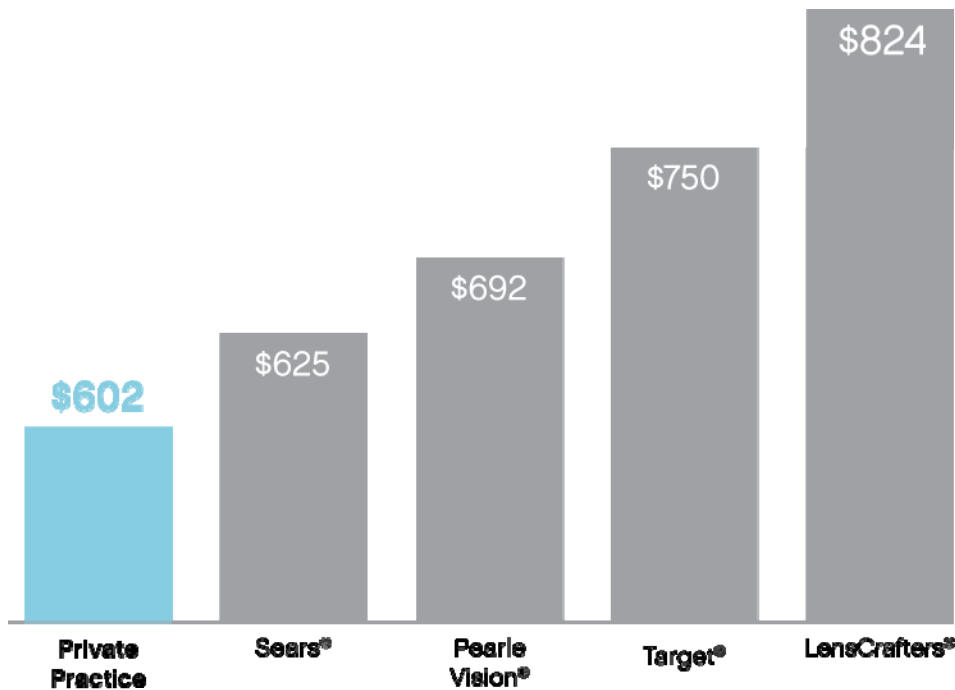
63%

of the time¹

- Eye exams can help identify serious health issues
- ¹Human Capital Management Services, Inc. (HCMS) on behalf of VSP, 2013.

Retail Costs without Insurance

In 2010, a study was conducted by a leading global research firm. Study sample consisted of randomly selected, geographically representative shops — more than 800 private-practice VSP provider locations and more than 200 of each chain location listed. The objective was to compare pricing of the exact same frames and lens combinations across the all locations. Costs include an eye exam, Luxottica Vogue V02548B frame, Varilux Comfort® progressive lenses and Crizal® Alizé® anti-reflective coating.



**Retail
is the most
expensive
option.**

Exam, Vogue VO2548B Frame,
Varilux Comfort Progressive
Lenses, Crizal® Alizé®
Anti-reflective Coating

MetLife Vision – Plan Highlights

Vision Services ¹	Out of Pocket Costs without Insurance	Out of Pocket Costs with MetLife Vision
Eye Exam	\$140	\$20 copay
Glasses	N/A	\$20 copay
Frame	\$140	\$0
Lenses (bifocal)	\$139	\$0
Ultraviolet Coating	\$23	\$0
Progressive Lenses	\$138	\$55
Anti-reflective Coating	\$106	\$45
Annual Premiums ²	N/A	\$26
Total Cost of Services	\$686	\$166

1. Comparison is based on national averages and most commonly purchased brands.

2. Vol Vision Single rate

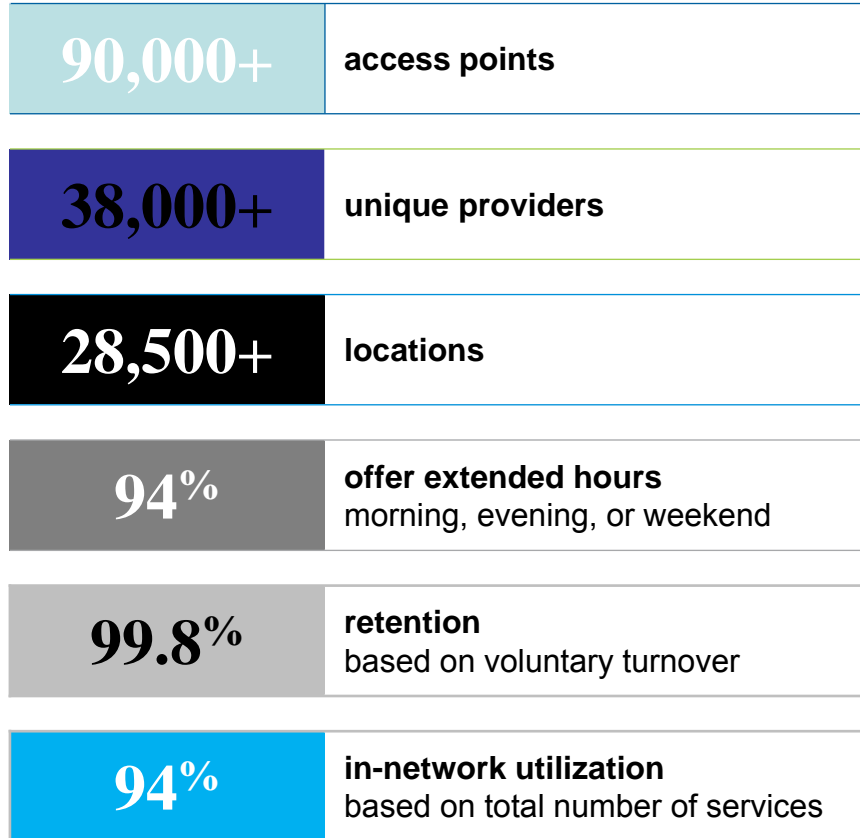
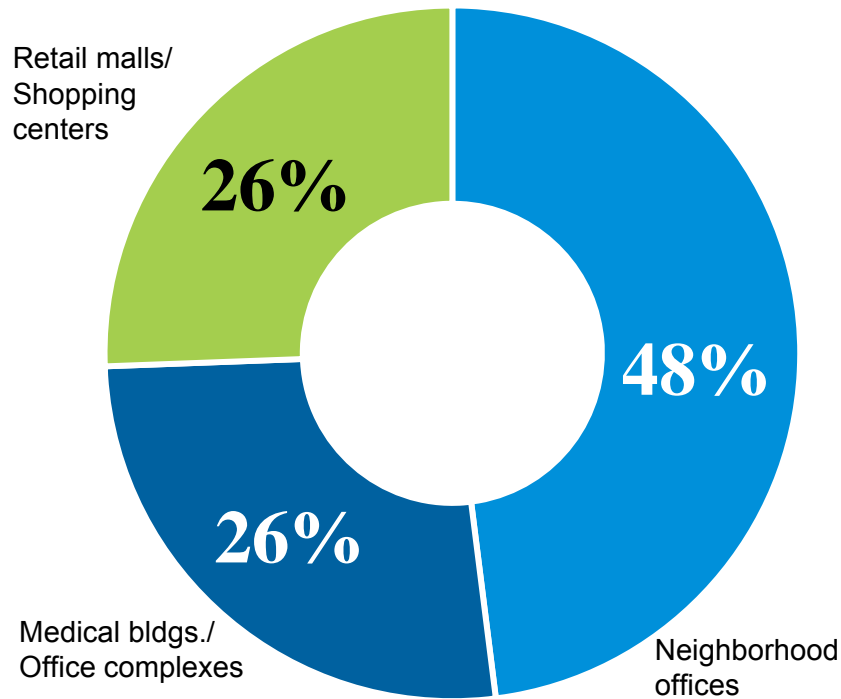
Vision Benefits

Frequency of Service		
Exams	1 per 12 months	
Materials:		
Lenses	1 per 12 months	
Frames	1 per 12 months	
Contacts	1 per 12 months	
Benefits	In Network	Out of Network
Eye Examination	\$20 Copay	\$45 Allowance
Single Vision Lenses	\$20 Copay	\$30 Allowance
Lined Bifocal Lenses	\$20 Copay	\$50 Allowance
Lined Trifocal Lenses	\$20 Copay	\$65 Allowance
Lenticular Lenses	\$20 Copay	\$100 Allowance
Elective Contact Lenses	\$150 Allowance	\$105 Allowance
Necessary Contact Lenses	Covered in full after eyewear copay	\$210 Allowance
Frame Allowance	\$150	\$70
Bi-weekly Premium	<u>Employee only = \$1.00</u> <u>Family Coverage = \$5.50</u>	

Convenient access to eye care providers

- A large and diverse network can satisfy different employee preferences¹

NETWORK PROVIDER LOCATIONS THAT MEET THEIR NEEDS



- MetLife data as of January 2017.

Legal Services

Why Legal Services?

Many people who need legal help do not seek it.

- Many people fear the cost and don't know how to find the right attorney.¹
- You get the attorney you need at a cost that's very affordable, with access by telephone or in-person for advice on an unlimited number of personal legal matters, and representation for a wide variety of legal services, including:
 - Estate Planning Documents, Including Wills and Trusts
 - Real Estate Matters
 - Identity Theft Defense
 - Financial Matters, such as Debt-Collection Defense
 - Traffic Offenses
 - Document Review
 - Family Law, including Adoption and Name Change
 - Advice and Consultation on Personal Legal Matters

70% of Americans have at least one new or ongoing legal issue each year.¹

1. "Public Perceptions of Lawyers Consumer Research Findings," prepared on behalf of Section of Litigation, American Bar Association, April, 2002.

Legal Services — Key Features

- ✓ No deductibles, claim forms, or copays
- ✓ No usage limits
- ✓ Attorneys average 25 years of experience; minimum 8 years
- ✓ Access to services in all 50 states, U.S. territories, and worldwide
- ✓ Easy to find attorneys through web or phone
- ✓ A network of more than 13,000 participating Plan Attorneys
- ✓ Convenience of payroll deduction

MetLaw[®] Advantage

- Access to experienced, credentialed plan attorneys in person or by telephone
- Full service on an unlimited number of some of the most common personal legal matters

Legal Services — Overview

Sample Covered Benefits

■ Money Matters

- Identity theft
- Negotiating with creditors
- Tax audit representation

■ Home and Real Estate

- Sale, purchase, or refinancing of a primary or vacation home
- Property tax assessment
- Foreclosure

■ Estate Planning Documents

- Simple or complex wills
- Living wills
- Revocable or irrevocable trusts

■ Family and Personal

- Adoption
- Prenuptial agreement
- Personal property issues

■ Civil Lawsuits

- Civil litigation defense
- Small claims assistance
- Pet liabilities

■ Elder-Care Issues¹

- Medicare
- Nursing home agreements
- Powers of attorney

■ Vehicle and Driving

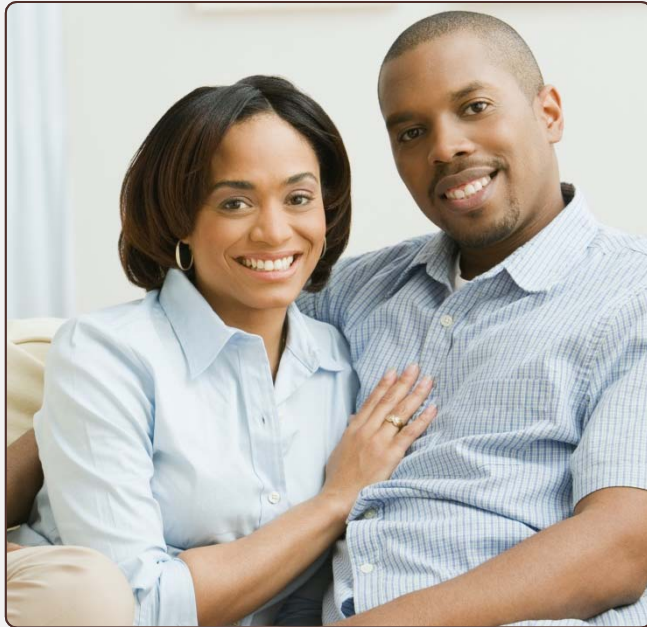
- Defense of traffic tickets
- License suspension
- Repossession

Employees without access to a legal plan can easily spend an average of \$290 per hour for legal counsel²

1. Consultation and document review for issues related to parents. In some states the legal plans are underwritten as insurance provided by Metropolitan Property and Casualty Insurance Company and its affiliates, Warwick, RI.

2. Average hourly rate of \$290.00/hour based on years of legal experience, National Law Journal and ALM Legal Intelligence, Survey of Law Firm Economics (2011).

Legal Services — How It Works (\$18.00 PEPM)



Mary and Jack Johnson

Want to be better prepared and protected; plan to take advantage of the service to create their wills and refinance their home.

Since all the billing and payments are managed between Hyatt Legal Plans—a MetLife company—and the participating attorneys, Mary and Jack can focus on what is important—resolving their legal matters.

Typical Costs for Basic Legal Needs	Benefit Paid
Wills for Employee and Spouse	\$580 ¹
Medical Powers of Attorney	\$100
Traffic Ticket Defense	\$150 ²
Home Refinancing	\$200
Total Costs (no legal plan)	\$1,030
MetLaw[®]	\$216 Per Year
Potential Savings	\$814

Benefit amount is based on a sample plan design. Actual plan design and plan benefits may vary.

1. Based on information provided by www.federalreserve.gov (2010).

2. Based on information provided by www.costhelper.com/cost/finance/traffic-ticket-attorney.html (2011).

Provider Search (Vision and Legal)


<https://www.metlife.com/insurance/vision-insurance/>

Find a Vision Provider

Search Criteria

43 Results Displayed
12204 | within 25 miles |

Review the list below for the services available at each location to help choose an eyecare provider who's right for you.



Enter Access Code

[Learn About Your Legal Plan](#)

Obtain your access code from your HR representative or by calling our Call Center at **800-821-6400**
8am - 7pm EST/EDT Mon - Fri

<https://www.info.legalplans.com>

