Research Foundation for Mental Hygiene

Topics:
- Vision
- MetLegal

Effective Date: 7/1/2017
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 time
Hypertension: 39% of the time
High Cholesterol: 63% of the time

- Eye exams can help identify serious health issues

1Human Capital Management Services, Inc. (HCMS) on behalf of VSP, 2013.
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.
# MetLife Vision – Plan Highlights

## Vision Services

<table>
<thead>
<tr>
<th>Vision Services1</th>
<th>Out of Pocket Costs without Insurance</th>
<th>Out of Pocket Costs with MetLife Vision</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eye Exam</td>
<td>$140</td>
<td>$20 copay</td>
</tr>
<tr>
<td>Glasses</td>
<td>N/A</td>
<td>$20 copay</td>
</tr>
<tr>
<td>Frame</td>
<td>$140</td>
<td>$0</td>
</tr>
<tr>
<td>Lenses (bifocal)</td>
<td>$139</td>
<td>$0</td>
</tr>
<tr>
<td>Ultraviolet Coating</td>
<td>$23</td>
<td>$0</td>
</tr>
<tr>
<td>Progressive Lenses</td>
<td>$138</td>
<td>$55</td>
</tr>
<tr>
<td>Anti-reflective Coating</td>
<td>$106</td>
<td>$45</td>
</tr>
<tr>
<td>Annual Premiums2</td>
<td>N/A</td>
<td>$26</td>
</tr>
<tr>
<td>Total Cost of Services</td>
<td>$686</td>
<td>$166</td>
</tr>
</tbody>
</table>

1. Comparison is based on national averages and most commonly purchased brands.
2. Vol Vision Single rate
## Vision Benefits

<table>
<thead>
<tr>
<th>Frequency of Service</th>
<th>1 per 12 months</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Exams</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Materials:</strong></td>
<td></td>
</tr>
<tr>
<td>Lenses</td>
<td>1 per 12 months</td>
</tr>
<tr>
<td>Frames</td>
<td>1 per 12 months</td>
</tr>
<tr>
<td>Contacts</td>
<td>1 per 12 months</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Benefits</th>
<th>In Network</th>
<th>Out of Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eye Examination</td>
<td>$20 Copay</td>
<td>$45 Allowance</td>
</tr>
<tr>
<td>Single Vision Lenses</td>
<td>$20 Copay</td>
<td>$30 Allowance</td>
</tr>
<tr>
<td>Lined Bifocal Lenses</td>
<td>$20 Copay</td>
<td>$50 Allowance</td>
</tr>
<tr>
<td>Lined Trifocal Lenses</td>
<td>$20 Copay</td>
<td>$65 Allowance</td>
</tr>
<tr>
<td>Lenticular Lenses</td>
<td>$20 Copay</td>
<td>$100 Allowance</td>
</tr>
<tr>
<td>Elective Contact Lenses</td>
<td>$150 Allowance</td>
<td>$105 Allowance</td>
</tr>
<tr>
<td>Necessary Contact Lenses</td>
<td>Covered in full after eyewear copay</td>
<td>$210 Allowance</td>
</tr>
<tr>
<td>Frame Allowance</td>
<td>$150</td>
<td>$70</td>
</tr>
</tbody>
</table>

**Bi-weekly Premium**

| Employee only = $1.00 |
| Family Coverage = $5.50 |
Convenient access to eye care providers

- A large and diverse network can satisfy different employee preferences\(^1\)

**NETWORK PROVIDER LOCATIONS THAT MEET THEIR NEEDS**

- Retail malls/Shopping centers: 26%
- Medical bldgs./Office complexes: 26%
- Neighborhood offices: 48%

<table>
<thead>
<tr>
<th>Access Points</th>
<th>Unique Providers</th>
<th>Locations</th>
<th>Offer Extended Hours</th>
<th>Retention</th>
<th>In-Network Utilization</th>
</tr>
</thead>
<tbody>
<tr>
<td>90,000+</td>
<td>38,000+</td>
<td>28,500+</td>
<td>94%</td>
<td>99.8%</td>
<td>94%</td>
</tr>
</tbody>
</table>

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 Issues**
  - 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 counsel.

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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.

Legal Services — How It Works ($18.00 PEPM)

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.

<table>
<thead>
<tr>
<th>Typical Costs for Basic Legal Needs</th>
<th>Benefit Paid</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wills for Employee and Spouse</td>
<td>$5801</td>
</tr>
<tr>
<td>Medical Powers of Attorney</td>
<td>$100</td>
</tr>
<tr>
<td>Traffic Ticket Defense</td>
<td>$1502</td>
</tr>
<tr>
<td>Home Refinancing</td>
<td>$200</td>
</tr>
<tr>
<td>Total Costs (no legal plan)</td>
<td>$1,030</td>
</tr>
</tbody>
</table>

**MetLaw®**

$216 Per Year

**Potential Savings**

$814

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.

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

Provider Search (Vision and Legal)

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

Find a Vision Provider

Search Criteria

43 Results Displayed
12204 | within 25 milos |

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

Legal

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