



# FAQs

## Frequently Asked Questions

### Vision Insurance

Help lower your and your family's out-of-pocket costs on eye exams, glasses, lenses and more with a MetLife Vision Plan. With affordable co-payments and nationwide discounts, can be seeing your way to clear savings in no time.

#### Q. Who is eligible for this plan?

**A.** Physician members\*, their spouse/domestic partner and dependent children. Also, as an insured member, you can cover your unmarried, dependent children under age 26.

#### Q. What does this plan cover?

**A.** MetLife offers two Vision plans — a High Plan and a Low Plan. Copayments and material allowances vary based on the plan selected. Both cover a wide range of services including routine eye exams, retinal imaging, lenses, lens enhancements, frames, contact lenses as well as discounts on additional pairs of prescription glasses and non-prescription sunglasses and laser vision correction surgery.<sup>1</sup>

Under the High Plan, there is no co-payment for exams and eyewear when you visit an in-network provider, whereas under the Low Plan, there is a \$20 co-pay for exams and eyewear when you visit an in-network provider.<sup>2</sup> In addition, the materials allowance is slightly lower for the Low Plan (for example, the High Plan includes a \$150 in-network allowance for frames; the Low Plan is \$100 in-network).<sup>3</sup>

#### Q. Can I choose my Vision provider and still benefit from this plan?

**A.** Yes, both plans allow for reimbursement for expenses incurred by both in and out-of-network providers. However, your out-of-pocket costs are usually lower when you visit an in-network provider, so you have the opportunity to save even more.

You can go to any licensed vision care specialist or choose from a large network of ophthalmologists, optometrists and opticians at private practices or retail locations like Costco® Optical, America's Best, Cohen's Fashion Optical, Eyeglass World, For Eyes Optical, Pearle Vision,<sup>4</sup> Shopko, Visionworks and more.

#### Q. Can I get my eye examination at one location and the materials at another?

**A.** Yes, you may get an eye examination from one provider and your glasses or contacts from another.

#### Q. How can I find a participating provider?

**A.** You can visit MetLife's *Find a Vision Provider* directory on [metlife.com](http://metlife.com) to view participating providers by location or call MetLife Vision at 1-855-MET-EYE1 (1-855-638-3931) for access to our 24/7 Interactive Voice Response system.

#### Q. How are claims processed?

**A.** You do not need to file a claim if you visit an in-network provider for care. The network provider will confirm your eligibility, submit the claim and calculate your out-of-pocket costs, if any, at the time of service. If you visit an out-of-network provider, you pay the provider in full for the services and eyewear received at the time of your appointment, including taxes. Then you submit a completed MetLife Vision claim form and itemized receipt to MetLife.

#### Q. Do I need an ID card to access my benefits?

**A.** No, you have the freedom to choose any vision provider within or outside the MetLife network and access the benefits of the plan without an ID card.

If you have any questions, please call American Professional Practice Association at **1-800-221-2168** or visit [startprotecting.com/4749](http://startprotecting.com/4749).

\* You must be a member of the American Professional Practice Association to qualify for this Vision Plan. Membership is \$50.00 annually, \$120 for 3 years and \$395 for a lifetime membership. You can complete the application process now and membership and payment information will be mailed to you if approved.

<sup>1</sup> 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. Laser vision care discounts are only available from participating locations.

<sup>2</sup> Maximum copays and pricing are subject to change without notice. Your out-of-pocket costs will be greater if you visit an out-of-network provider.

<sup>3</sup> Maximum copays and pricing are subject to change without notice. Allowance at Costco is \$85 under the High Plan and \$55 under the Low Plan.

<sup>4</sup> Not all Pearle Vision locations participate in the MetLife Vision program. Please visit [MetLife.com](http://MetLife.com) or MetLife's MyBenefits to confirm participating locations by using our Find A Provider online directory.

Coverage may not be available in all states. Please contact American Professional Association at 1-800-221-2168.

The association and / or the plan administrator incurs costs in connection with providing oversight and administrative support for this sponsored plan. To provide and maintain this valuable membership benefit, MetLife reimburses the association and / or the plan administrator for these costs.

Benefits are underwritten by Metropolitan Life Insurance Company, New York, NY (MetLife). Certain claim 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, waiting periods, reductions of benefits, limitations and terms for keeping them in force. Please contact American Professional Practice Association at 1-800-221-2168 for complete details.

