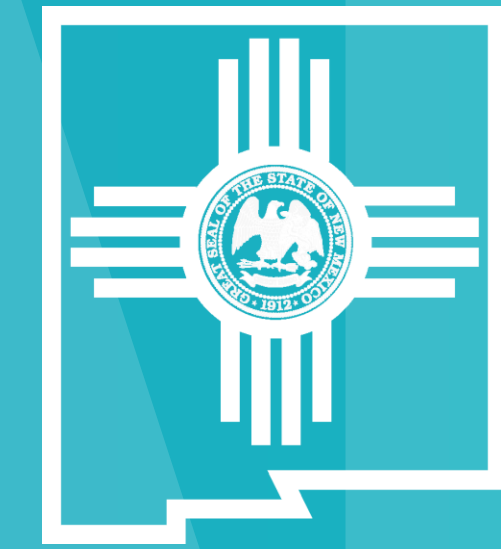




Switch & Open Enrollment Benefits for NMPSIA

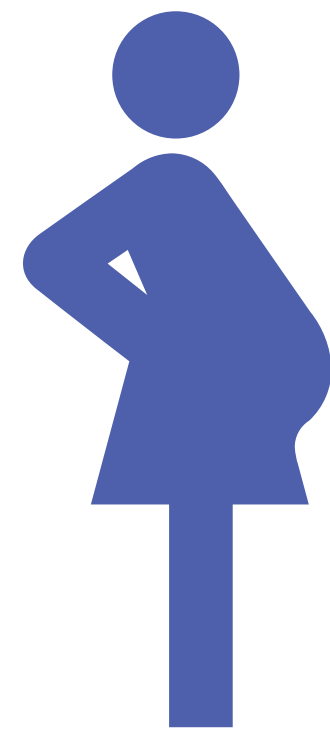


Everyone Needs Vision Care



83% of Americans use some form of **vision correction**¹

93M adults are at high risk for serious vision loss, but **only half visited an eye doctor** in the past 12 months.²



Women are at a higher risk for developing age-related **macular degeneration** and **thyroid eye disease**³

The risk of dementia is **2-5x greater** in visually impaired elderly women⁴

Pregnant women with diabetes are at a higher risk of developing **diabetic retinopathy**⁵



In the U.S., **1 in 4 children** has a vision disorder that requires diagnosis and treatment by an eye doctor⁶

Childhood visual impairment is associated with **developmental delays**, lower educational attainment, and the need for special education and for vocational and social services.⁶



¹The Vision Council Releases Consumer inSights Q2 2024 Report. (July 25, 2024) ²Fast Facts: 4 in 10 Adults at High Risk for Vision Loss (May 15, 2024). Centers for Disease Control and Prevention. ³The roles of sex and gender in women's eye health disparities in the United States, Society for Women's Health Research Women's Eye Health Working Group (Published online 2021 Oct 20) ⁴Is Visual Impairment a Risk Factor for Dementia in Women? By Lynda Seminara. Selected and Reviewed By: Neil M. Bressler, MD, and Deputy Editors, Journal Highlights, JAMA Ophthalmology, June 2020 ⁵Nature – Diabetic retinopathy and pregnancy, February 14, 2025. ⁶American Optometric Association. (Aug. 18, 2022). Keeping Children's Vision in Focus. Retrieved March 2, 2023

Why Davis Vision?

Great Benefits. More Choice. Real Savings

- . **Low-cost annual eye care** — Get a comprehensive eye exam for just a **\$10 copay**.
- . **Great eyewear included** — Choose from Davis Vision Collection frames with retail values up to **\$195**.
- . **Even more choice at Visionworks** — Receive an enhanced **\$200 frame allowance** at Visionworks locations.
- . **Flexible contact lens options** — Choose covered Collection contacts or use a **\$110 allowance** toward other contacts.
- . **Protection you can count on** — Covered eyewear includes a **one-year breakage warranty**.
- . **Savings beyond your primary pair** — Get discounts on additional glasses, sunglasses, LASIK and more.
- . **Easy to use** — Quickly find providers and manage your benefits online or through the mobile app.



Your Benefits

Exams and Eyeglass Lenses

Benefit Type	In-Network Coverage	Out-of-Network Reimbursement	Frequency
Eye examination (one per frequency) • Comprehensive exam of visual functions and prescriptive corrective eyewear	Covered after a \$10 copay	Covered up to \$35 allowance	Every 12 months
Standard corrective lenses • Single vision • Lined bifocal • Lined trifocal • Lenticular	Covered after materials \$15 copay	Covered up to: \$25 allowance \$40 allowance \$55 allowance \$80 allowance	

Your Benefits

Eyeglass Frames

Benefit Type	In-Network Coverage	Out-of-Network Reimbursement	Frequency
Covered-in-full frames	Any Fashion, Designer or Premium tier frame from the Davis Vision Exclusive Collection (retail value, up to \$195)	-	Every 12 months
Frame allowance • 20% off the balance when a frame choice exceeds the allowance. Available from all in-network providers.	Covered up to: \$150 allowance	Covered up to: \$35 allowance	
Visionworks frame allowance	Covered up to \$200 allowance from a Visionworks location	-	

Your Benefits

Contact Lenses

Benefit Type	In-Network Coverage	Out-of-Network Reimbursement	Frequency
Fitting and evaluation (Exclusive Collection)	Covered-in-full	-	Every 12 months
Exclusive Collection contacts	Covered-in-full, up to: 2 boxes / multi-packs 4 boxes / multi-packs	-	
Fitting and evaluation (Non-Collection)	Standard and premium: 15% discount	-	
Contact lens allowance	Covered up to: \$110 allowance	Reimbursed up to: \$110 allowance	
Medically necessary	Covered-in-full (with prior approval)	Covered up to: \$210 allowance	

Your Benefits

Lens Upgrades and Coatings

Benefit Type	In-Network Coverage	Out-of-Network Reimbursement	Frequency
Tinting of plastic lenses	Covered	-	Every 12 months
Scratch-resistant coating (standard / premium)	Covered / \$30		
Polycarbonate lenses (adults / children)	\$30 / covered		
Ultraviolet coating	\$12		
Anti-reflective coating (standard / premium / ultra / ultimate)	\$35 / \$48 / \$60 / \$85		
Progressive lenses (standard / premium / ultra / ultimate)	\$50 / \$90 / \$140 / \$175		
Digital single vision lenses	\$30		
Blue light filtering	\$15		
Polarized lenses	\$75		
Plastic photochromic lenses	\$65		
Scratch protection plan (single vision / multifocal lenses)	\$20 / \$40		

Your Benefits

Additional Benefits and Discounts

Benefit Type	Details
Additional discounts on glasses and sunglasses	50% off additional pairs of eyeglasses and sunglasses at Visionworks and 30% off at other participating providers on the same transaction. Otherwise, 20% off the provider’s usual and customary rate may be available. Contact lenses may be available at a 10% discount.
Laser vision correction (LASIK)	Savings of 20% - 35% off the national average price of traditional LASIK are available at over 800 locations across our nationwide network of laser vision correction providers.
Hearing aid discounts	A National Hearing Network of hearing care professionals, featuring Your Hearing Network, offers Davis Vision members discounts on services, hearing aids and accessories. These discounts should be verified prior to service.
Breakage warranty	All eyeglasses come with a breakage warranty for repair or replacement of the frame and/or lenses for a period of one year from the date of delivery. The one-year breakage warranty applies to all plan-covered eyeglasses (i.e., all spectacle lenses, Davis Vision Exclusive Collection frames and national retailer frames, where our Exclusive Collection is not displayed). Warranty does not apply to Glasses.com.

Network Highlights

More Ways to Access Care

- **Broad network of independent eye care providers** offering exams, eyewear, and contact lens services.
- **National retail locations, including LensCrafter, Costco and Visionworks**, providing convenient access and enhanced frame allowances.
- **Online shopping options** through participating retailers, including Visionworks, Glasses.com, Target Optical, Warby Parker, and 1-800 Contacts.
- **Find providers quickly** through davisvision.com or the Davis Vision mobile app.
- **Maximize your value by staying in-network.**



Davis Vision Exclusive Collection

Covered Frames for the Whole Family

Here's what members get with the Exclusive Collection of Frames:

- Fully-covered frames available
- One-year warranty on broken eyewear (frames or lenses)
- Available at nearly 9,000 independent eye care professional offices nationwide
- Functional and classic designs for all ages
- Inclusive & stylish frames for every face shape
- New styles made of recycled materials that appeal to eco-conscious consumers



LUCKY ♣ BRAND

unlisted
A KENNETH COLE PRODUCTION

JONES NEW YORK

Candie's
eyewear

GANT
EYEWEAR

MOTOR HARLEY-DAVIDSON
EYEWEAR

PERRY ELLIS

Covered Contact Lenses for Members

- Available to members in lieu of eyeglasses
- Plans allow for freedom of choice from a variety of contact lens brands

1-day Acuvue® Moist®

Acuvue® 2

Acuvue® Oasys®

Biofinity®

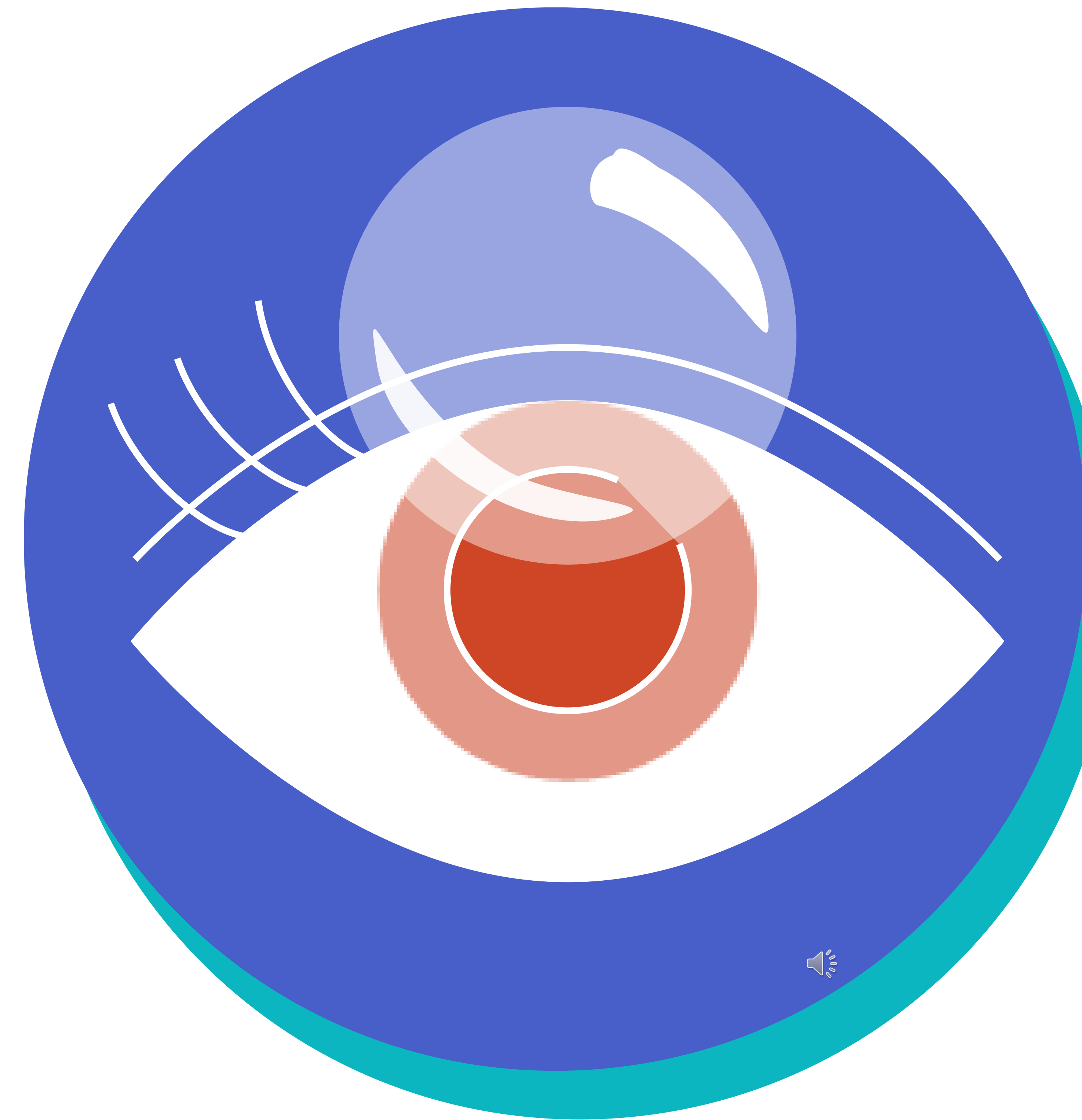
Biofinity® Toric

Clearsight™ 1-day

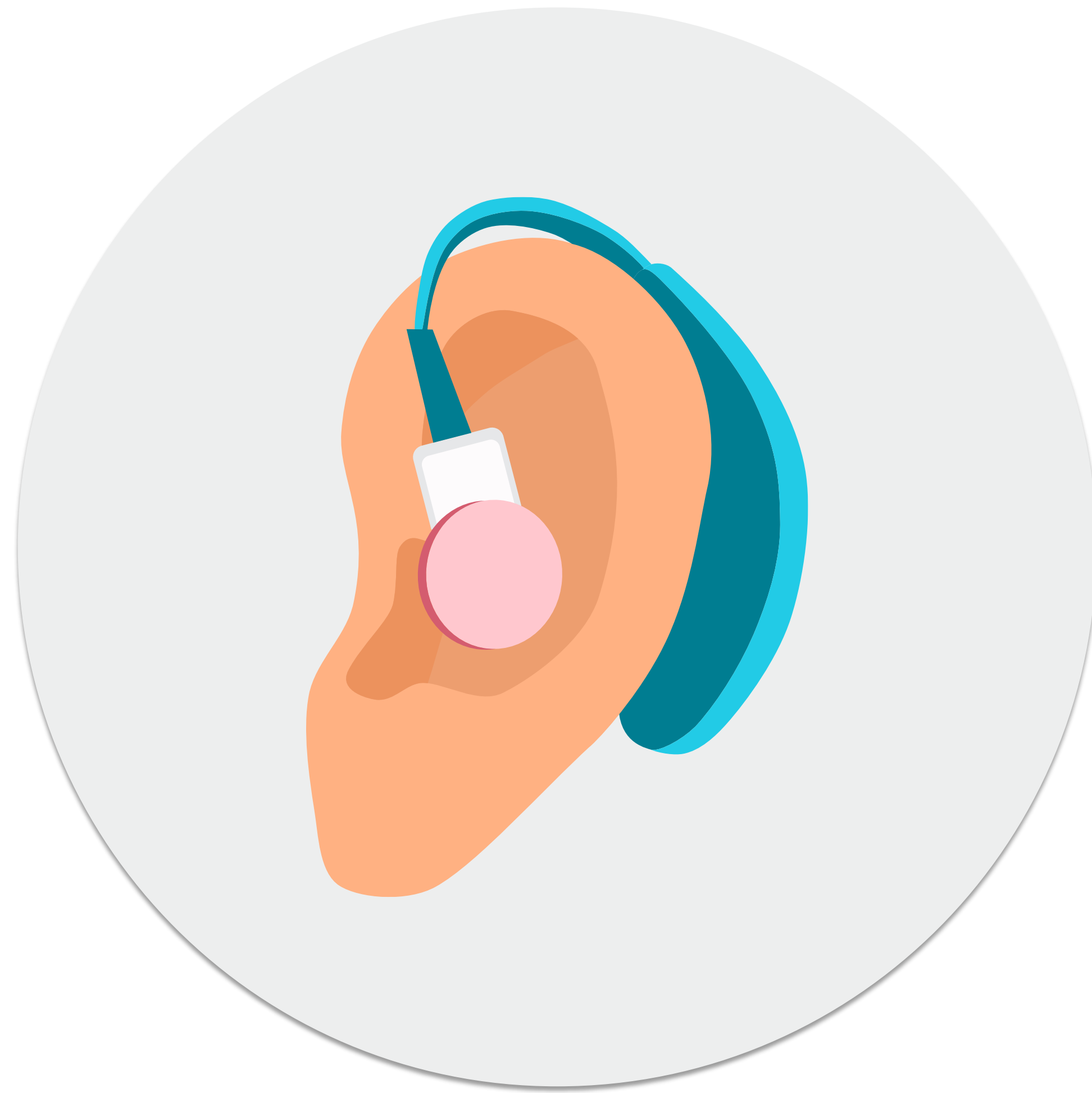
Frequency® Aspheric

Acuvue® Oasys® for Astigmatism

Acuvue® Oasys® for Presbyopia

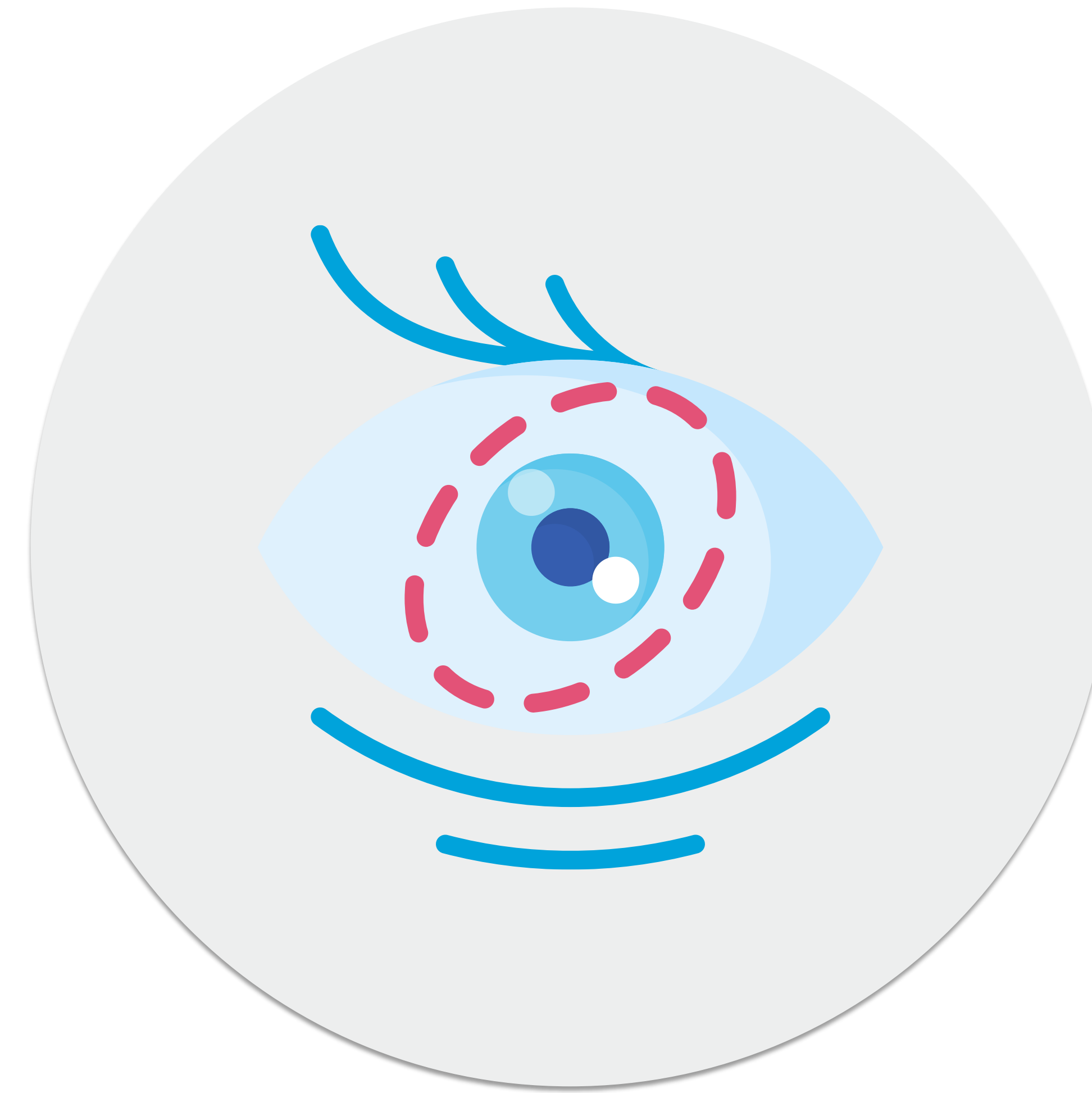


LASIK & Hearing Aid Discounts



Hearing Health Care Program

Members have access to Your Hearing Network for a savings of up to 40% off national average selling prices for brand name hearing aids.



LASIK Service Discounts

Members have access to the QualSight network of LASIK eye care professionals. LASIK is performed on both eyes and completed within minutes.

Creating and Accessing Your Member Account

Our website gives you quick access to your vision benefits information. Member account information is shared by all covered family dependents. Your member account includes useful tools allowing you to access your member ID card, find in-network eye care professionals, and view your list of benefits.

Step 1

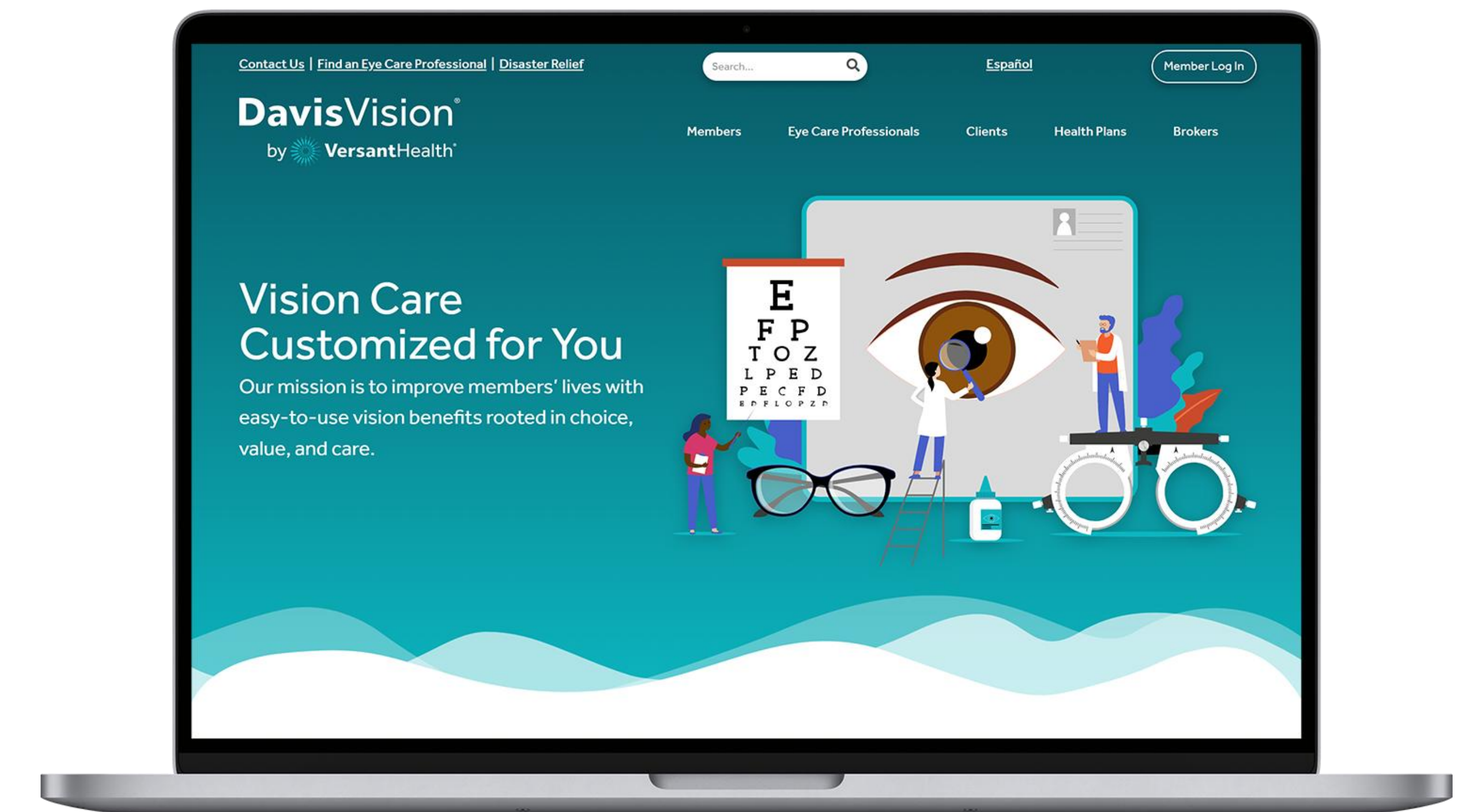
From any page on **davisvision.com**, select “Member log in” from the navigation.

Step 2

If you have already set up your account, enter your username and password. Otherwise, click “Register new account.”

Step 3

From the member registration page, the primary policy holder can set up an account with their own username and password and have immediate access to the secure member area of the website.



Have Questions?

We Have Answers!

Join Us Online

Visit:
davisvision.com/members
Use your client code: 3066

- Benefit summaries
- Eye care professional locator
- Explore the Exclusive Collection of frames
- Brief educational videos
- Frame try-on tool



Give Us a Call

Call:
1 (800) 999-5431
Use your client code: 3066

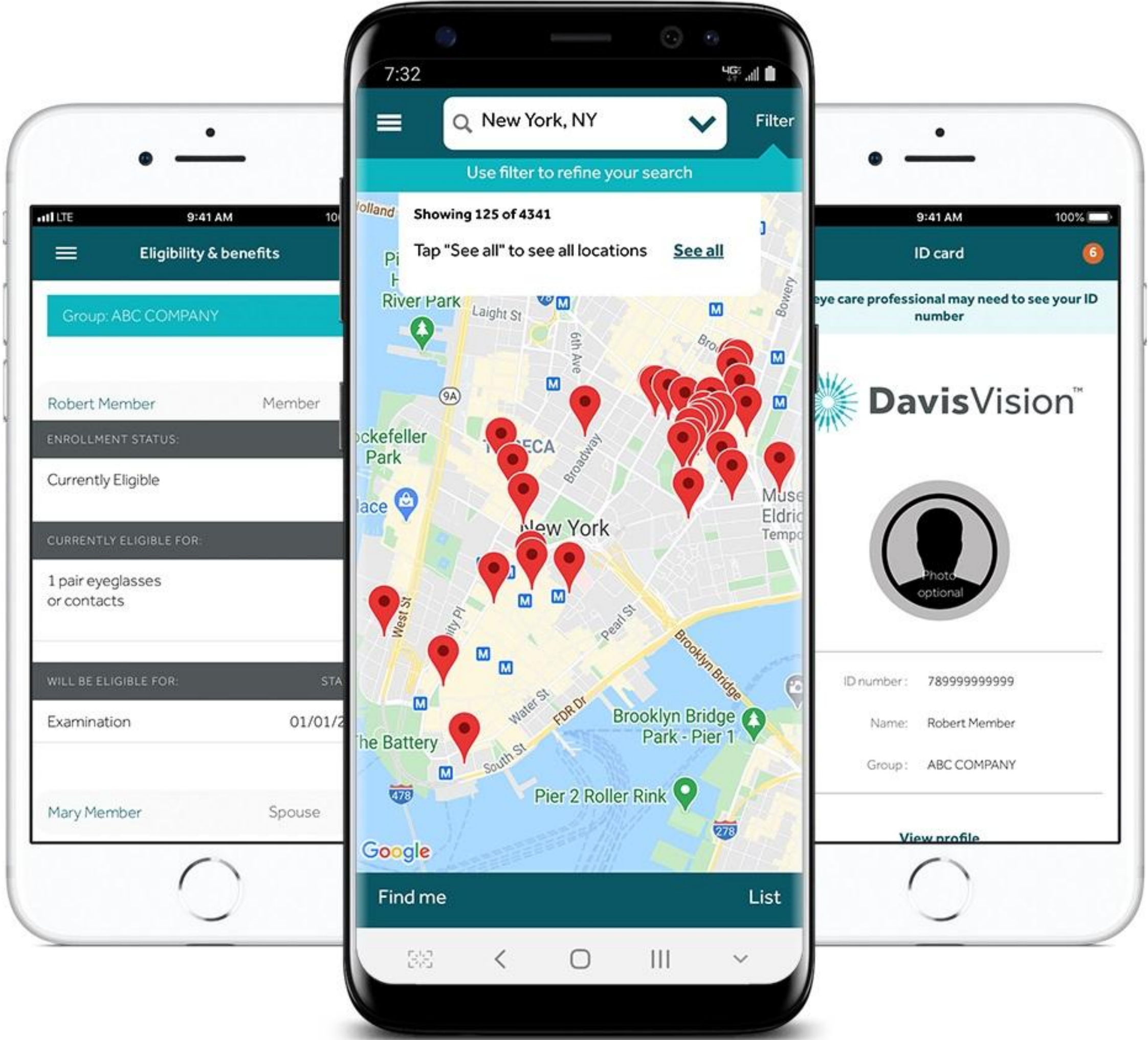
- Live U.S.-based support (MT):
 - Monday – Friday 6 a.m. – 6 p.m.
- Automated service available 24/7



Full-Featured Mobile App and Portals

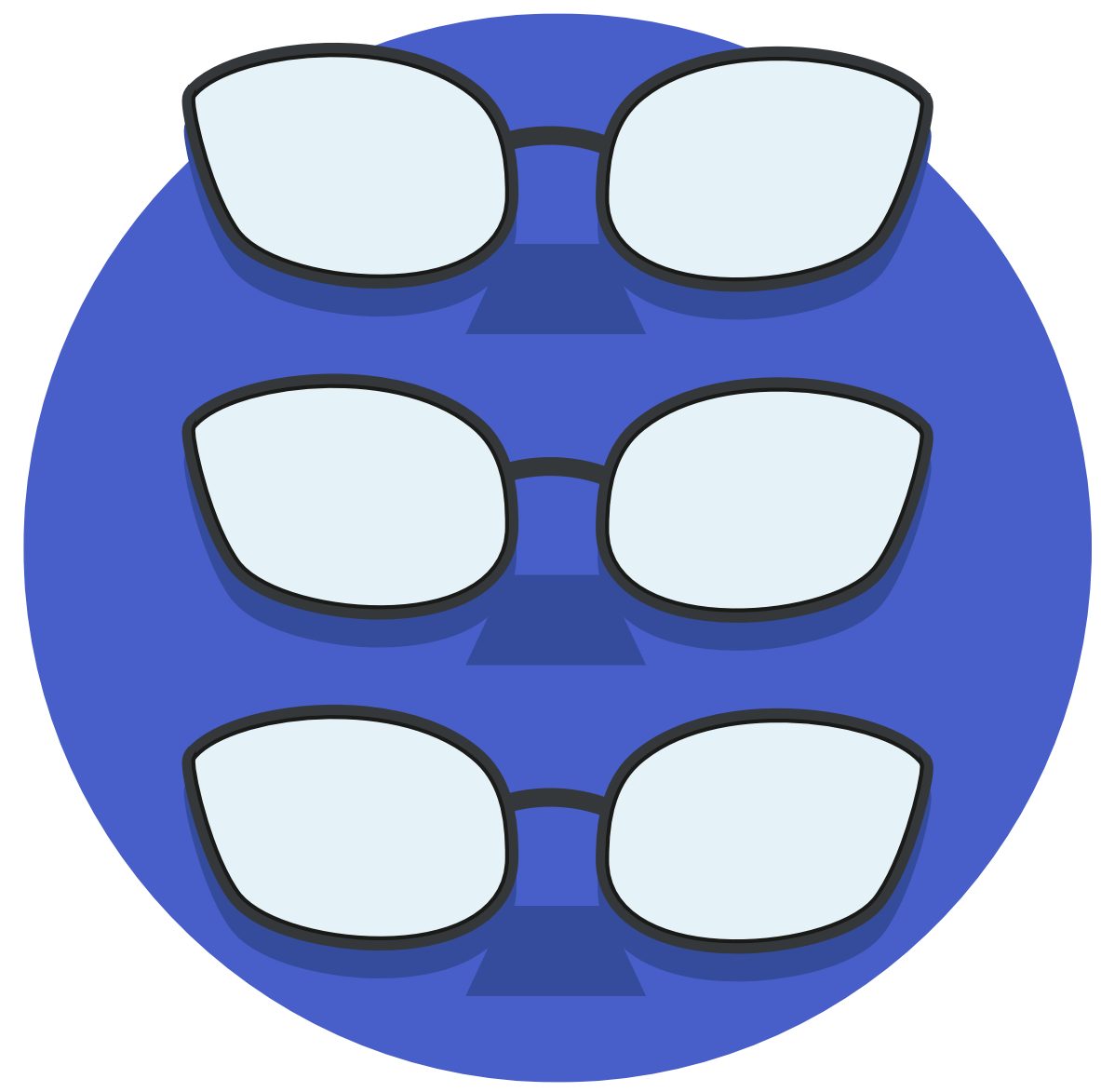
App Feature*	Davis Vision
Member ID card	✓
Benefit description and eligibility	✓
In-network eye care professional finder	✓
Tools for mobile use	✓
Available for iOS and Android	✓
Eye care professional search filters	✓
Integrated maps and directions	✓
LASIK professional finder	✓
Out-of-network claim submission	✓
Vision health resources	✓
Simple user interface and navigation	✓
Badge alerts	✓
Fingerprint login	✓

Members can also access
their account online at
davisvision.com.



Eyewear Options for the Whole Family

Quality Vision Care at Cost-Effective Prices



With the Exclusive Collection of frames, members can receive fully-covered frames of up to \$195 in value.



Members can also have a \$150 allowance toward a Provider supplied frame.



If shopping at Visionworks, members can receive a larger frame allowance of \$200 versus \$150.



Members can buy eyewear online from Warby Parker, Glasses, Visionworks, Target Optical and 1-800 Contacts.



Online Retailers

Shop Online With Your Benefits

Can't make it to a store? These retailers are in-network for NMPSIA members. — and you can shop them online! Please reference your member benefits to confirm your eligibility and deductible (if applicable). Be sure to have a current, unexpired prescription available for reference.

WARBY PARKER

1800 contacts®

GLASSES.COM

 Visionworks®

 OPTICAL®



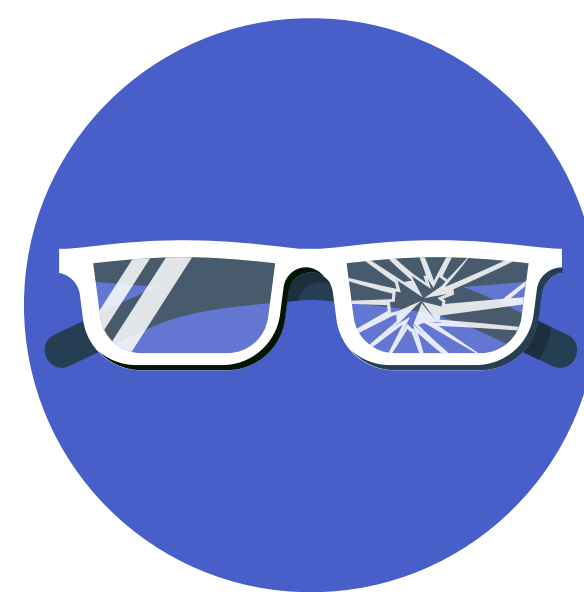
Get the Most From Your Benefits

Save More and Maximize Your Coverage

- **Get your annual eye exam** to support your vision and overall health.
- **Stay in-network** for the greatest benefit value and lowest out-of-pocket costs.
- **Choose a Davis Vision Collection frame** and pay \$0 for many frame options.
- **Visit Visionworks** to take advantage of the enhanced \$200 frame allowance.
- **Take advantage of discounts** on additional pairs of glasses and sunglasses.
- **Use your member website or mobile app** to find providers and access benefit information.
- **Remember your one-year breakage warranty** on covered eyewear.



Wrapping It All Up



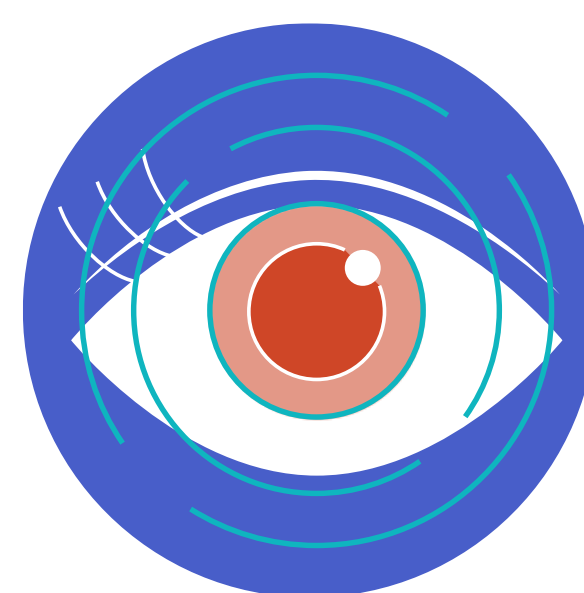
Accidents happen, and we have them covered. All glasses covered by a plan come with a free one-year breakage warranty.



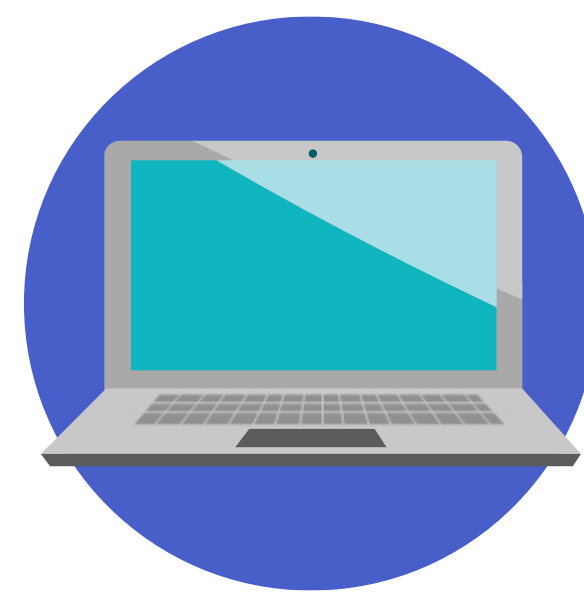
Save on hearing aids, warranties and batteries with special discounts from Your Hearing Network.



50% off 2nd pair of glasses at Visionworks, 30% off 2nd pair at another in-network location or an enhanced Visionworks allowance¹.



Get discounted LASIK procedures through QualSight.



Order eyewear from the comfort of anywhere with online retailers including Glasses.com, 1-800 Contacts, Warby Parker, Target Optical and Visionworks.

Member Support Options

Online

Website: davisvision.com/member
Client code: 3066

Phone

Number: 1 (800) 999-5431
Client code: 3066

Online Features

- Benefit summaries
- Eye care professional locator
- Explore the Exclusive Collection of frames
- Brief educational videos
- Frame try-on tool

Hours of Operation

- Live U.S.-based support (Mountain Time):
 - Monday – Friday 6 a.m. – 6 p.m.
- Automated service available 24/7





Benefits are underwritten by Metropolitan Life Insurance Company, New York, NY. Certain claims and network administration services are provided through Davis Vision, Inc. ("Davis Vision"), a New York corporation. Davis Vision is part of the MetLife family of companies. Like most group benefit programs, benefit programs offered contain certain exclusions, exceptions, reductions, limitations, waiting periods and terms for keeping them in force. Please contact Davis Vision or your plan administrator for costs and complete details.

