

# Benefits

## Overview

# Why vision insurance makes sense

Stay well. Stay healthy. Save more.

### Vision insurance for healthy savings.

With MetLife Vision, you could enjoy discounts on vision wear and services. You also get support to live healthier. Through an exam, eye doctors are often the first to detect signs of serious health problems.<sup>1</sup>

### It's simple.

- You save on exams, glasses, contact lenses, laser vision correction and more.<sup>2</sup>
- There are no out-of-pocket costs on polycarbonate (shatter-resistant) lenses for children up to age 18 or for ultraviolet (UV) coating.<sup>3</sup>
- Take advantage of fixed copays for scratch-resistant and anti-reflective coatings, progressive lenses and more.<sup>3</sup>
- The plan is easy to use. When you go to a participating vision specialist there are no claims to file. You don't even need an ID card.

### A big network means more options.

- 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<sup>®</sup> Optical, America's Best, Cohen's Fashion Optical, Eyeglass World, For Eyes Optical, Pearle Vision,<sup>4</sup> Shopko, Visionworks and more.
- For additional convenience, a special service arrangement with WalMart and Sam's Club makes it easy for you to use your benefits even though they are out-of-network.

### Get the style you want.

- Choose from classic styles to the latest designer frames — and select what's right for you and your budget.
- Some of the great brands to choose from include Anne Klein, bebe<sup>®</sup>, Calvin Klein, Flexon, Lacoste, Nike, Nine West and more.

### Sample Savings:

| Vision Service <sup>5</sup>   | Your cost without MetLife's Vision Plan | Your cost with MetLife's Vision Plan | You save <sup>6</sup> |
|-------------------------------|---|--------------------------------------|-----------------------|
| Eye Exam                      | \$154.29                                | \$10 (copay)                         | <b>\$144.29</b>       |
| Materials Copay               | N/A                                     | \$25 (copay)                         | <b>N/A</b>            |
| Frame                         | \$179.95                                | \$39.96                              | <b>\$139.99</b>       |
| Lenses (Bifocal)              | \$147.75                                | \$0                                  | <b>\$147.75</b>       |
| UV Coating                    | \$22                                    | \$0                                  | <b>\$22</b>           |
| Anti-Reflective Coating       | \$110                                   | \$69                                 | <b>\$41</b>           |
| [Annual Premium <sup>7</sup>  | N/A                                     | \$84                                 | <b>N/A</b>            |
| <b>Total Cost of Services</b> | <b>\$613.99</b>                         | <b>\$227.96</b>                      | <b>\$495.03</b>       |

### Now that you know how vision insurance can help you save, take a few minutes to enroll today!

- Why Are Eye Exams Important? <http://www.allaboutvision.com/eye-exam/importance.htm>, Accessed February 2018.
- 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 in-network contracted facilities. Your actual savings by enrolling in the MetLife Vision Plan will depend on various factors, including plan premiums, number of visits by your family per year and the cost of services rendered. Be sure to review the Schedule of Benefits for your plan's specific benefits and other important details.
- All lens enhancements are available at participating private practices. Please note that maximum copays and pricing are subject to change without notice. Check with your provider for details and copays applicable to your lens choice. Please contact your local Costco to confirm the availability of lens options and pricing prior to receiving services. Additional discounts may not be available in certain states.
- Not all Pearle Vision locations participate in the MetLife Vision program. Please visit [metlife.com](http://metlife.com) to confirm participating locations by using our online directory.
- Comparison is based on national averages and most commonly purchased brands.
- These are sample savings only. Your actual savings by enrolling in the MetLife Vision Plan will depend on various factors, including plan premiums, number of visits by your family per year and the cost of services rendered. Be sure to review your Schedule of Benefits for your plan's specific benefits and other important details.
- [Based on employee-only rate for M130-10/25 standard plan design with employees nationwide.]

Vision benefits are underwritten by Metropolitan Life Insurance Company (MetLife), New York, NY. Certain claims and network administration services are provided through Vision Service Plan (VSP), Rancho Cordova, CA. VSP is not affiliated with MetLife or its affiliates. Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods, and terms for keeping them in force. Please contact MetLife or your plan administrator for costs and complete details.

Metropolitan Life Insurance Company | 200 Park Avenue | New York, NY 10166

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Navigating life together

# Understanding your vision benefits

The information below explains certain terms and information to make it easier for you to understand and use your benefits.

|                               |  |
|-------------------------------|--|
| <p><b>Contact Lenses</b></p>  | <ul style="list-style-type: none"> <li>• <b>Fitting and Evaluation:</b> The goal of a contact lens fitting is to find the most appropriate contact lens for optimal comfort and vision. Contacts come in a variety of types, styles, materials and sizes.</li> <li>• <b>Fitting Fee:</b> The charge associated with the contact lens fitting. This fee is separate from the standard Eye Exam. The contact lens fitting fee is charged for:             <ul style="list-style-type: none"> <li>▪ The initial assessment of the power, diameter, material, and base curve (essentially parameters) of the lens best fitted for the patient.</li> <li>▪ Follow up exams necessary to ensure that the contact lenses are the right fit and prescription.</li> <li>▪ Final prescription for dispensing.</li> </ul> </li> <li>• <b>Elective Lenses:</b> If available on your plan, you may choose to wear contact lenses in lieu of glasses as your vision correction.</li> <li>• <b>Necessary:</b> Necessary Contact Lenses are a Plan Benefit when specific benefit criteria are satisfied and when prescribed by the Covered Person's vision care specialist.</li> </ul> |
| <p><b>Copay</b></p>           | <p>Refers to the amount in the Schedule of Benefits for covered services that you are required to pay your participating vision care specialist at the time of treatment.</p>  |
| <p><b>Eye Exam</b></p>        | <p>Comprehensive examination of visual functions and prescription of corrective eyewear if necessary. Including but not limited to:</p> <ul style="list-style-type: none"> <li>▪ Eye Health Examination;</li> <li>▪ Dilation; and</li> <li>▪ Refraction and Prescription for Glasses.</li> </ul>   |
| <p><b>Frame Allowance</b></p> | <p>The amount MetLife provides toward the cost of your frame.</p>  |
| <p><b>Frequency</b></p>       | <p>How often you can get an exam or eyewear.</p>   |
| <p><b>In-Network</b></p>      | <p>When you visit vision care specialists participating in the MetLife Vision plan, either through a private practice or retail chain location.</p>  |
| <p><b>Out-Of-Network</b></p>  | <p>When you visit an out-of-network vision care specialist, you are responsible for payment when services/eyewear are provided. You will typically pay for the full cost of the services/eyewear at the time of the visit, and then submit a claim form for reimbursement from MetLife.</p> <p><b>Allowance:</b> The amount MetLife provides toward the cost of your eye examination or eyewear.</p>   |

|  |  |
|--|--|
| <p><b>Standard Corrective Lenses</b></p>             | <p>Standard lenses that are covered under the plan.</p> <ul style="list-style-type: none"> <li>▪ <b>Single Vision:</b> Types of lenses that correct one vision problem, like near or far-sightedness.</li> <li>▪ <b>Lined Bifocal:</b> Types of lenses that use two different distinct powers in each lens, usually for near and distance vision correction.</li> <li>▪ <b>Lined Trifocal:</b> Types of lenses that have three regions to correct for distance, intermediate (arm's length), and near vision.</li> <li>▪ <b>Lenticular:</b> Types of lenses that have an array of magnifying lenses, designed so that when viewed from slightly different angles, different images are magnified.</li> </ul>   |
| <p><b>Standard Lens Enhancements<sup>1</sup></b></p> | <p>Lens enhancements improve the appearance, durability and/or function of your glasses.</p> <ul style="list-style-type: none"> <li>▪ <b>Ultraviolet Coating:</b> A treatment that is applied to lenses to filter out harmful rays of the sun. It is recommended that glasses block 100% of both UVA and UVB rays to minimize eye damage from the sun's rays.</li> <li>▪ <b>Polycarbonate Lenses:</b> A lens material that is thinner, lighter, and more impact resistant than standard plastic. Polycarbonate lenses are the standard for children's eyewear.</li> <li>▪ <b>Standard Progressive:</b> Bi-focal or multi-focal lenses with no visible lines where the lens power gradually changes from distance to near.</li> <li>▪ <b>Scratch-Resistant Coating:</b> A film or coating that protects lenses from scratching.</li> <li>▪ <b>Standard Anti-Reflective Coating:</b> A lens treatment for your glasses that helps to reduce distracting glare and eye fatigue by reducing the amount of light reflecting off the lens surface and making the lenses appear clearer. Your eyes will also be more visible behind the lenses.</li> <li>▪ <b>Photochromic:</b> Refers to lenses that automatically change from clear to dark in the presence of ultraviolet (UV) radiation.</li> </ul> |

<sup>1</sup> All lens enhancements are available at participating private practices. Maximum copays and pricing are subject to change without notice. Please check with your provider for details and copays applicable to your lens choice. Please contact your local Costco to confirm the availability of lens enhancements and pricing prior to receiving services. Additional discounts may not be available in certain states.

## Managing your benefits

You can use MyBenefits at [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits), your secure self-service website, to help you manage your vision benefits. You can take advantage of a number of self-service features:

- View personalized benefit information, including eligibility and claims history
- Find a participating provider, including maps, office hours, and contact information
- Download/print your personalized vision ID card
- View past services

If you are a first time user of MyBenefits, you will need to complete a simple online registration. Go to [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits) to register.

## Find a participating eye care professional

You usually save more when you stay in-network for services<sup>2</sup>. So it is good to know that with this plan you have access to thousands of participating private practice and retail ophthalmologists, optometrists and opticians. Choose from convenient locations like Costco Optical, America's Best, Cohen's Fashion Optical, Eyeglass World, Pearle Vision<sup>3</sup>, Visionworks and more.

To locate a MetLife vision care specialist 24 hours a day, seven days a week, go to the MyBenefits website or [www.metlife.com/vision](http://www.metlife.com/vision) and click on Find a Vision Provider or call MetLife Vision at 1-855-MET-EYE1 (1-855-638-3931) for access to our 24/7 Interactive Voice Response system.

Your eye doctor's office can also use the information below to check your plan benefits:

- Private practices: Check eligibility through [www.eyefinity.com](http://www.eyefinity.com) or call 1-800-615-1883
- Retail chain locations: Check eligibility through [www.2020source.com](http://www.2020source.com) or call 1-866-773-3260

## Using your benefits is easy

Whether you choose to stay in-network or not, using your vision coverage is simple and convenient.

- Review your plan coverage before your appointment.
- At your appointment, tell them you have the MetLife Vision plan. No ID card is necessary.
- There are no claim forms to complete when you see an in-network provider.

**If you visit an out-of-network vision care specialist**, you pay the office 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 Vision Claims, P.O. Box 385018, Birmingham, AL 35238-5018. Claim forms are available at [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits) or call Customer Service 1-855-MET-EYE1 (1-855-638-3931).

<sup>2</sup> Your actual savings by enrolling in the MetLife Vision plan will depend on various factors, including plan premiums, number of visits by your family per year and the cost of services rendered. Be sure to review the Schedule of Benefits for your plan's specific benefits and other important details.

<sup>3</sup> Not all Pearle Vision locations participate in the MetLife Vision program. Please visit [www.metlife.com/vision](http://www.metlife.com/vision) to confirm participating locations by using our Find A Provider online directory.

Vision Benefits are underwritten by Metropolitan Life Insurance Company, New York, NY. Certain claim and network administration services are provided through Vision Service Plan (VSP). VSP is not affiliated with Metropolitan Life Insurance Company or its affiliates. In certain states, availability of MetLife's group vision benefits is subject to regulatory approval. Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods, and terms for keeping them in force. Please contact MetLife or your plan administrator for costs and complete details.



# Vision Plan Summary

## With your Vision Preferred Provider Organization Plan, you can:

- Go to any licensed vision specialist and receive coverage. Just remember your benefit dollars go further when you stay in-network.
- Choose from a large network of ophthalmologists, optometrists and opticians, from private practices to retailers like Costco® Optical and Visionworks.
- Take advantage of our service agreement with Walmart and Sam's Club—they check your eligibility and process claims even though they are out-of-network.

## In-network value added features:

Additional lens enhancements: In addition to standard lens enhancements, enjoy an average 20-25% savings on all other lens enhancements.<sup>1</sup>

Savings on glasses and sunglasses: Get 20% savings on additional pairs of prescription glasses and non-prescription sunglasses, including lens enhancements. At times, other promotional offers may also be available.<sup>1</sup>

Laser vision correction:<sup>2</sup> Savings averaging 15% off the regular price or 5% off a promotional

### We're here to help

Find a Vision provider at [www.metlife.com/vision](http://www.metlife.com/vision)

Download a claim form at [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits)

For general questions go to [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits) or call 1-855-MET-EYE1 (1-855-638-3931)

Metropolitan Life Insurance Company

## In-network benefits

There are no claims for you to file when you go to an in-network vision specialist. Simply pay your copay and, if applicable, any amount over your allowance at the time of service.

|   | Frequency            |
|---|----------------------|
| <b>Eye exam</b>   | Once every Plan Year |
| <ul style="list-style-type: none"> <li>• Eye health exam, dilation, prescription and refraction for glasses: Covered in full.</li> <li>• Retinal imaging: Covered in full. Up to a <b>\$39</b> copay on routine retinal screening when performed by a private practice.</li> </ul>  |                      |
| <b>Frame</b>  | Once every Plan Year |
| <ul style="list-style-type: none"> <li>• Allowance: <b>\$160</b> after <b>\$10</b> eyewear copay</li> <li>• Costco: <b>\$90</b> allowance after <b>\$10</b> eyewear copay</li> </ul> <p>You will receive an additional <b>20%</b> savings on the amount that you pay over your allowance. This offer is available from all participating locations except Costco.</p>   |                      |
| <b>Standard corrective lenses</b>   | Once every Plan Year |
| <ul style="list-style-type: none"> <li>• Single vision, lined bifocal, lined trifocal, lenticular: Covered in full after <b>\$10</b> eyewear copay.</li> </ul>  |                      |
| <b>Standard lens enhancements<sup>1</sup></b>   | Once every Plan Year |
| <ul style="list-style-type: none"> <li>• Polycarbonate (child up to age 18), and <b>Ultraviolet (UV) coating</b>: Covered in full after <b>\$10</b> eyewear copay.</li> <li>• Progressive, Polycarbonate (adult), Photochromic, Anti-reflective and Scratch-resistant coatings and Tints: Your cost will be limited to a copay that MetLife has negotiated for you. These copays can be viewed after enrollment at <a href="http://metlife.com/mybenefits">metlife.com/mybenefits</a>.</li> </ul> |                      |
| <b>Contact lenses</b> (instead of eye glasses)  | Once every Plan Year |
| <ul style="list-style-type: none"> <li>• Contact fitting and evaluation: Covered in full with a maximum copay of <b>\$10</b>.</li> <li>• Elective lenses: <b>\$120</b> allowance.</li> <li>• Necessary lenses: Covered in full after eyewear copay.</li> </ul>  |                      |

## Out-of-network reimbursement

You pay for services and then submit a claim for reimbursement. The same benefit frequencies for **in-network benefits** apply. Once you enroll, visit [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits) for detailed out-of-network benefits information.

|                                |   |  |
|--------------------------------|---|--|
| • Eye exam: up to <b>\$45</b>  | • Single vision lenses: up to <b>\$30</b> | • Lined trifocal lenses: up to <b>\$65</b> |
| • Frames: up to <b>\$50</b>    | • Lined bifocal lenses: up to <b>\$50</b> | • Progressive lenses: up to <b>\$50</b>    |
| • Contact lenses:              | • Lenticular lenses: up to <b>\$100</b>   |  |
| - Elective up to <b>\$120</b>  |   |  |
| - Necessary up to <b>\$175</b> |   |  |

## Exclusions and Limitations of Benefits

This plan does not cover the following services, materials and treatments

### SERVICES AND EYEWEAR

- Services and/or materials not specifically included in the Vision Plan Benefits Overview (Schedule of Benefits).
- Any portion of a charge above the Maximum Benefit Allowance or reimbursement indicated in the Schedule of Benefits.
- Any eye examination or corrective eyewear required as a condition of employment.
- Services and supplies received by you or your dependent before the Vision Insurance starts.
- Missed appointments.
- Services or materials resulting from or in the course of a Covered Person's regular occupation for pay or profit for which the Covered Person is entitled to benefits under any Worker's Compensation Law, Employer's Liability Law or similar law. You must promptly claim and notify the Company of all such benefits.
- Local, state, and/or federal taxes, except where MetLife is required by law to pay.
- Services or materials received as a result of disease, defect, or injury due to war or an act of war (declared or undeclared), taking part in a riot or insurrection, or committing or attempting to commit a felony.
- Services and materials obtained while outside the United States, except for emergency vision care.

- Services, procedures, or materials for which a charge would not have been made in the absence of insurance.
- Services: (a) for which the employer of the person receiving such services is not required to pay; or (b) received at a facility maintained by the Employer, labor union, mutual benefit association, or VA hospital.
- Services, to the extent such services, or benefits for such services, are available under a Government Plan. This exclusion will apply whether or not the person receiving the services is enrolled for the Government Plan. We will not exclude payment of benefits for such services if the Government Plan requires that Vision Insurance under the Group Policy be paid first. Government Plan means any plan, program, or coverage which is established under the laws or regulations of any government. The term does not include any plan, program, or coverage provided by a government as an employer or Medicare.
- Plano lenses (lenses with refractive correction of less than  $\pm 0.50$  diopter).
- Two pairs of glasses instead of bifocals.
- Replacement of lenses, frames and/or contact lenses, furnished under this Plan which are lost, stolen, or damaged, except at the normal intervals when Plan Benefits are otherwise available.

- Contact lens insurance policies and service agreements.
- Refitting of contact lenses after the initial (90 day) fitting period.
- Contact lens modification, polishing, and cleaning.

### TREATMENTS

- Orthoptics or vision training and any associated supplemental testing.
- Medical and surgical treatment of the eye(s).

### MEDICATIONS

- Prescription and non-prescription medications.

<sup>1</sup> All lens enhancements are available at participating private practices. Maximum copays and pricing are subject to change without notice. Please check with your provider for details and copays applicable to your lens choice. Please contact your local Costco to confirm your availability of lens enhancements and pricing prior to receiving services. Additional discounts may not be available in certain states.

<sup>2</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. Additional savings on laser vision care is only available at participating locations.

**Important:** If you or your family members are covered by more than one health care plan, you may not be able to collect benefits from both plans. Each plan may require you to follow its rules or use specific doctors and hospitals, and it may be impossible to comply with both plans at the same time. Before you enroll in this plan, read all of the rules very carefully and compare them with the rules of any other plan that covers you or your family.

### MC0056

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Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods, and terms for keeping them in force. Please contact MetLife or your plan administrator for costs and complete details.



# Required Regulatory Information

Like most insurance policies, insurance policies offered by MetLife and its affiliates contain certain exclusions, exceptions, waiting periods, reductions, limitations, and terms for keeping them in force. Please contact MetLife or your plan administrator for complete details.

Certain of the benefits mentioned in this communication may be sponsored by your employer as part of an employee benefit plan subject to the Employee Retirement Income Security Act of 1974, as amended ("ERISA"). Those policies/products which are not part of an employer-sponsored plan are offered by MetLife or an affiliate and are not subject to ERISA. With respect to employer-sponsored benefits, you should obtain additional information regarding terms and eligibility from your employer. The MetLife Auto & Home® Group Insurance Program is not part of your employer-sponsored plan and is not subject to ERISA.

The companies listed in this communication operate independently and are not responsible for each other's financial obligations.

# METLIFE U.S. CONSUMER PRIVACY NOTICE — GROUP BUSINESS & SPECIALIZED BENEFIT RESOURCES

|   |  |
|---|--|
| <b>Facts:</b>   | <b>What Do the MetLife Companies Do With Your Personal Information?</b>  |
| <b>Plan Sponsors and Group Insurance Contract Holders</b> | This privacy notice is for individuals who apply for or obtain our products and services under an employee benefit plan, group insurance or annuity contract, or as an executive benefit. In this notice, “you” refers to these individuals.   |
| <b>Why?</b>   | Financial companies choose how they share your personal information. The law gives consumers the right to limit some but not all sharing. The law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.   |
| <b>What?</b>  | The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security number and employment information</li> <li>• income and assets</li> <li>• driving record</li> <li>• credit information and other consumer report information</li> <li>• medical information and insurance history</li> <li>• information about any business you have with us, our affiliates, or other companies</li> </ul>   |
| <b>How Does MetLife Get Your Information?</b>             | We collect personal information from you as well as through third parties. We also use outside sources to help ensure our records are correct and complete. Third parties include consumer reporting agencies, employers, other financial institutions and adult relatives. Information collected may be kept by the consumer reporting agency and later given to others as permitted by law. We don’t control the accuracy of information outside sources give us. If you want to make changes to information we receive about you, you must contact those sources. If we have asked for a consumer report about you, and you write or call us, we will give you the name, address, and phone number of the consumer reporting agency. The agency will give you a copy of the report, if you ask the agency and provide proper identification. Consumer reports may tell us about a lot of things, including: <ul style="list-style-type: none"> <li>• reputation</li> <li>• work history</li> <li>• driving record</li> <li>• finances</li> <li>• hobbies and dangerous activities</li> </ul> <p>In some limited circumstances, we may ask an agency for an investigative report about you. They will ask others about you. We will ask them to contact you as well.</p> |
| <b>How Does MetLife Use Your Information?</b>             | We collect personal information to help decide if you’re eligible for our products or services. We may also use it to help deter fraud or money laundering. How we use this information depends on what products and services you have or want from us. We may also use it to: <ul style="list-style-type: none"> <li>• administer your products and services</li> <li>• market new products to you</li> <li>• confirm or correct your information</li> <li>• help us run our business</li> <li>• process claims and other transactions</li> <li>• comply with applicable laws</li> <li>• perform business research</li> </ul>   |
| <b>How Does MetLife Protect Your Information?</b>         | We take important steps to protect your personal information. We treat it as confidential. We tell our employees to take care in handling it. We limit access to those who need it to perform their jobs. Our service providers must also protect it, and use it only to meet our business needs. We take steps to protect our systems from unauthorized access. We comply with all laws that apply to us.   |
| <b>Reasons MetLife Shares Your Information</b>            | All financial companies need to share personal information to run their everyday business. We may share your personal information with others with your consent, by agreement, or as permitted or required by law. We may share your personal information without your consent if permitted or required by law. For example, we may share your information with our sales agents and businesses hired to carry out services for us. We may share your information with our regulators or with law enforcement. If you have MetLife products because of your relationship with an employer, association or other sponsoring organization, we may share information with it and its agents as permitted by law. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons MetLife chooses to share; and whether you can limit this sharing.   |

| Reasons We Can Share Your Personal Information   | Does MetLife share?*   | Can you limit this sharing? |
|--|--|-----------------------------|
| <b>For our everyday business purposes</b> – such as to process your transactions, learn if you qualify for coverage, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus   | Yes  | No                          |
| <b>For our marketing purposes</b> – with service providers we use to offer our products and services to you  | Yes  | No                          |
| <b>For joint marketing with other financial companies</b>  | No   | Not Applicable              |
| <b>For our affiliates' everyday business purposes</b> – Information about your transactions and experiences  | No   | Not Applicable              |
| <b>For our affiliates' everyday business purposes</b> – Information about your creditworthiness  | No   | Not Applicable              |
| <b>For our affiliates to market to you</b>   | No   | Not Applicable              |
| <b>For non-affiliates to market to you</b>   | No   | Not Applicable              |
| <b>How Does MetLife Handle Your Health Information?</b>  | The Health Insurance Portability and Accountability Act (“HIPAA”) protects your information if you request or purchase dental, vision, long-term care and/or medical insurance from us. We will provide information about your rights under HIPAA with any dental, vision, long- term care or medical coverage issued to you. You can obtain a copy of our HIPAA Privacy Notice by visiting our website at <a href="http://www.MetLife.com">www.MetLife.com</a> . Select “Privacy Policy” at the bottom of the home page. For additional information about your rights under HIPAA or to have a HIPAA Privacy Notice mailed to you, contact us at <a href="mailto:HIPAAprivacyAmericasUS@metlife.com">HIPAAprivacyAmericasUS@metlife.com</a> , or call us at (212) 578-0299. |                             |
| <b>Definitions:</b>  |  |                             |
| <b>Affiliates</b>  | Companies related by common ownership or control. Affiliates can be financial or nonfinancial companies. Our affiliates include life, car, and home insurers. They also include a legal plans company and a securities broker-dealer. In the future, we may have affiliates in other businesses.   |                             |
| <b>Non-affiliates</b>  | Companies not related by common ownership or control. Non-affiliates can be financial or nonfinancial companies. MetLife does not share personal information with non-affiliates for their marketing purposes.   |                             |
| <b>Joint Marketing</b>   | A formal agreement between non-affiliated financial companies that together market financial products or services to you.  |                             |
| <b>How Can I Access and Correct Information?</b>   |  |                             |
| You may ask us for a copy of the personal information we have on you. Generally, we will provide it as long as it is reasonably retrievable and within our control. You must make your request in writing and provide the account or policy number associated with the information you wish to access. For legal reasons, we may not show you privileged information relating to a claim or lawsuit, unless required by law. If you tell us that what we know about you is incorrect, we will review it. If we agree, we will update our records. Otherwise, you may dispute our findings in writing. We will include your statement whenever we give your disputed information to anyone outside MetLife. |  |                             |
| <b>Who is Providing This Notice?</b>   | Metropolitan Life Insurance Company<br>Delaware American Life Insurance Company<br>Safeguard Health Plans, Inc.<br>MetLife Health Plans, Inc.<br>General American Life Insurance Company<br>SafeHealth Life Insurance Company<br>Metropolitan Life Insurance Company as administrator for the Prudential Insurance Company of American;<br>Business Men’s Assurance Company of America; Employer’s Reinsurance Corporation; and Teachers Insurance and Annuity Association of America  |                             |
| <b>How Will I Know if This Notice is Changed?</b>  | We may revise this privacy notice at any time. If we make material changes, we will notify you as required by law.   |                             |
| <b>Questions?</b>  | Send privacy questions or requests for more information to: MetLife Privacy Office, P.O. Box 489, Warwick, RI 02887-9954; Call (877) 638-7684 or go to <a href="http://www.metlife.com">www.metlife.com</a>  |                             |

\*Information we collect in connection with HIPAA-covered products will only be shared as allowed by HIPAA.



