



# Welcome!

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**2026 RETIREE OPEN ENROLLMENT INFORMATION**

# Why are we here?

This is the **one\*** time each year that you can choose to make changes to your health insurance coverages.

**Change. Drop. Add.** It's your choice.

**Now through October 31, 2025.**

*\*outside of a qualifying life event.*

# WHAT WILL WE COVER

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- **Overview of Health Insurance**

- Medical
  - Blue Cross Blue Shield
  - Hartford (Bay Bridge)
- Dental - MetLife
- Vision - MetLife

- **Resources**

- New Provider Apps and Contact
- New Retiree Benefit Guide and Webpage



# HEALTHPLEX BENEFIT

## Benefit Overview

- Waived Enrollment Fee
- Sign Up for Citizens HealthPlex at Half the Cost for You and Your Spouse and Dependents



Membership Fees	County
<u>Retiree, Spouse &amp; Dependents</u> ( <u>age 16-25</u> )  • <u>Orientation Fee</u>  • <u>Monthly</u>	Waived  \$35.00 each
<u>Kids in Motion per child</u> ( <u>age 3-10</u> )  • <u>Per Pay Date</u>  • <u>Monthly</u>	\$12.50  \$25.00



# OVERVIEW OF EMPLOYEE BENEFITS



Victoria County employee benefit package offers a wide range of coverages to you as the employee, including:

- **Medical**
- **Dental**
- **Vision**
- **EAP & Long Term Disability**
- **Group Life and AD&D Insurance**
- **American Fidelity FSA & supplemental coverages**
- **TAC Health County Programs**
- **BCBS Value Adds**



# MEET YOUR BENEFITS TEAM

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**Human Resources** is your first point of contact for benefit updates, qualifying events, and other general county specific information.

**Walker & Associates** is the insurance Consultant for the health plan. They help the County resolve claims issues, or any issue related to your benefits.

**Texas Association of Counties** is the Third-Party Administrator (TPA) for the health plan. TAC partners with Blue Cross and Blue Shield of Texas (BCBSTX) and Navitus Health Solutions to provide high-quality medical and prescription benefits, supported by exceptional service and a dedicated account team. TAC also offers Healthy County wellness programs to promote employee wellbeing.

**Metlife** is your voluntary dental and vision insurance provider.

**American Fidelity** is your vendor to help you enroll!

**Baybridge Administrators** is your contact for over 65 Medicare supplement insurance. Currently underwritten by Hartford Insurance.



**BAY BRIDGE  
ADMINISTRATORS**

*"Your solutions begin  
at the Bridge"®*



# OVERVIEW OF MEDICAL RETIREEES OVER 65



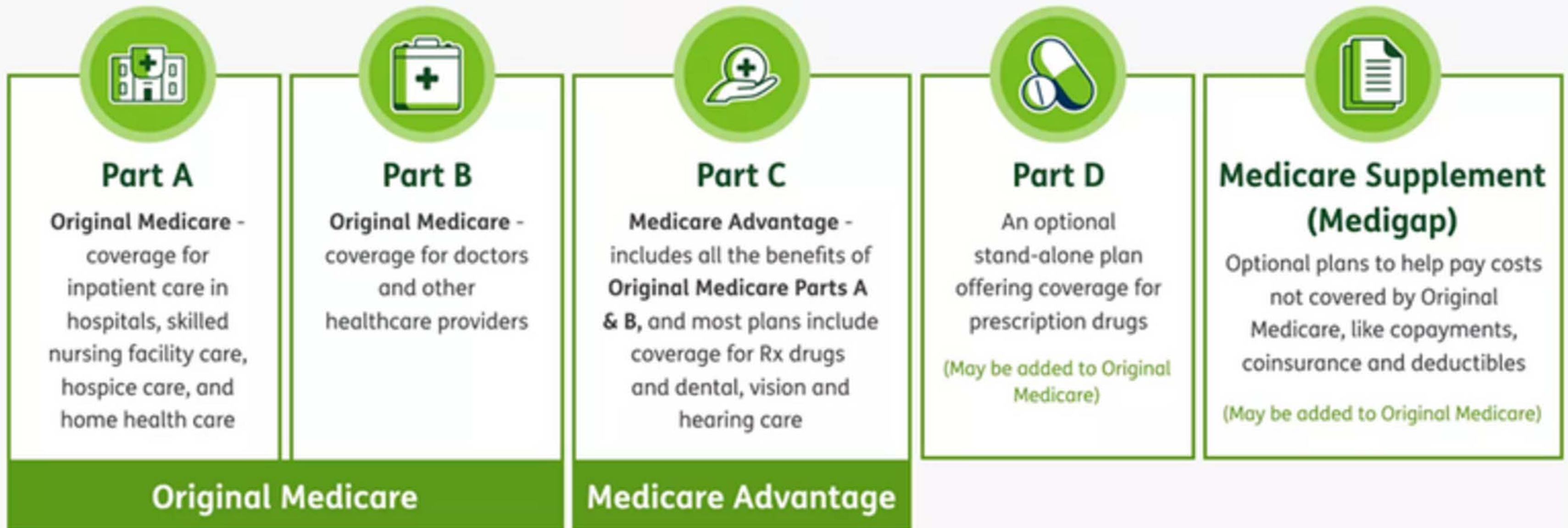
Retiree's over 65 are offered a Medicare Supplement insurance plan for retiree and spouse, if applicable.

- **50% match** - Retiree Premium Only

# Medicare Overview

The County of  
Victoria offers a  
Medicare  
Supplement from  
the Hartford

## The Parts of Medicare



Different "parts" of Medicare pay for different types of coverage.



# OVER 65 RETIREE SUPPLEMENT

## Medicare Supplement Plan Summary

2026 Retiree Monthly Premium  
increasing to \$227.41\*

No changes to  
benefits!

Medigap Coverage  
Fills in Medicare Parts A and B

Age 65 and Older (Hartford Medicare Supplement via Bay Bridge Administrators)\*  
*(Upon turning 65, retirees “age out” of the under-65 County medical plan and are offered Hartford Medicare Supplement coverage. Payments are made directly to Bay Bridge Administrators.)*

Coverage Tier	Monthly Premium	County Contribution	Retiree Contribution
Retiree Only	\$454.82	\$227.41	\$227.41
Retiree Spouse	\$454.82	\$0.00	\$454.82

\*NOTE: Prices shown are subject to Hartford’s significant increase to premiums in 2026. Plan options are currently under review to determine if savings are available through another provider with same coverage. Final decisions are expected by mid-November. Rate sheets will be updated if needed once a determination is made.

Pays the OOP cost that traditional Medicare Parts A&B do not cover. Hartford coverage design similar to Plan F which is no longer offered to the retail market. Comparable coverage would be Plan G or K. The coverage the county offers is not Medicare Part C (Medicare Advantage) or Part D (prescription drugs) coverage.



# OVERVIEW OF MEDICAL RETIREES UNDER 65

**NO MAJOR CHANGES TO PLAN DESIGN AND NO INCREASE TO PREMIUMS IN 2026!**



Key changes include:

- **New Third Party Administrator: TAC**
- **New Medical Network: BCBSTX**
- **New Pharmacy Benefits: Navitus**
- **New Telemedicine: MDLive**
  - *Medical & Behavioral Health - \$0*



# MEDICAL PREMIUMS

## No change in Retiree premiums for 2026!

### Retiree Insurance Rates

Effective: January 1, 2026 – December 31, 2026



#### Medical (PPO) Insurance Rates - Under Age 65

*(Retirees who complete the annual Health Risk Assessment (HRA)\* receive a discounted rate, shown below.*

*\*Dependent Only coverage is available only if the retiree is 65+ and no longer on Boon Chapman.)*

Coverage Tier	Retiree Monthly (8+ yrs) – With HRA	Retiree Monthly (<8 yrs) – With HRA	Retiree Monthly (8+ yrs) – Without HRA	Retiree Monthly (<8 yrs) – Without HRA	Dependent Only*
Retiree Only	\$328.00	\$561.00	\$428.00	\$661.00	Unavailable
Retiree + Spouse	\$640.00	\$873.00	\$740.00	\$973.00	\$565.00
Retiree + Child	\$625.00	\$858.00	\$725.00	\$958.00	\$550.00
Retiree + Family	\$740.00	\$973.00	\$840.00	\$1,073.00	\$665.00

#### What is a Health Risk Assessment (HRA)?

*The County's Health Risk Assessment (HRA) is part of our wellness program and must be completed annually—via a lab draw and medical provider review—by September 30 to qualify for discounted medical insurance rates. Retirees may complete the HRA at the Employee Primary Health Care Clinic at no cost or through their personal provider with results submitted for confirmation.*



## HEALTHCARE PARTNERS

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**Employee Primary Healthcare Clinic** offers free primary care, immunizations, flu vaccines, lab work, annual health risk assessments (HRAs), and sports physicals!

**Citizens Medical Center (CMC)** offers a 100% Benefit, No Deductible, for all covered services performed and billed by CMC, including:

- Sleep Studies
- Physical Therapy
- Inpatient Services
- ER Services with \$100 Copay
- Weight loss surgery with a \$3,500 copay

**Use the Employee  
Clinic and CMC to  
save you \$\$!**





**NEW**

## NEW THIRD PARTY ADMINISTRATOR



**Texas Association of Counties Health & Employee Benefits Pool (TAC HEBP)** will be our new administrator.

Access your health benefits and wellness program resources online at [mybenefits.county.org](https://mybenefits.county.org).



**BlueCross BlueShield  
of Texas**



**MDLIVE®**

**oviahealth™**

**AIRROSTI®**

**Well onTarget®**



# CORE PLAN OVERVIEW

## Medical Plan Summary

YOUR COUNTY HEALTH INSURANCE OFFERS BROAD COVERAGE WITH THE BLUE CHOICE PPO NETWORK FOR ALL OF YOUR MEDICAL NEEDS INCLUDING VIRTUAL VISITS. PRESCRIPTION BENEFITS WILL BE MANAGED BY NAVITUS.

Annual Deductible	\$1500 Individual	\$3000 Family
Annual Out of Pocket	\$5500 Individual	\$11000 Family
Coinsurance	Plan Pays 80%	You Pay 20%
Prescription Medication	\$15 Copay Generic Only	All other Rx subject to Deductible/ Coinsurance

# New Medical & Prescription Networks, Enhanced Wellness Benefits!

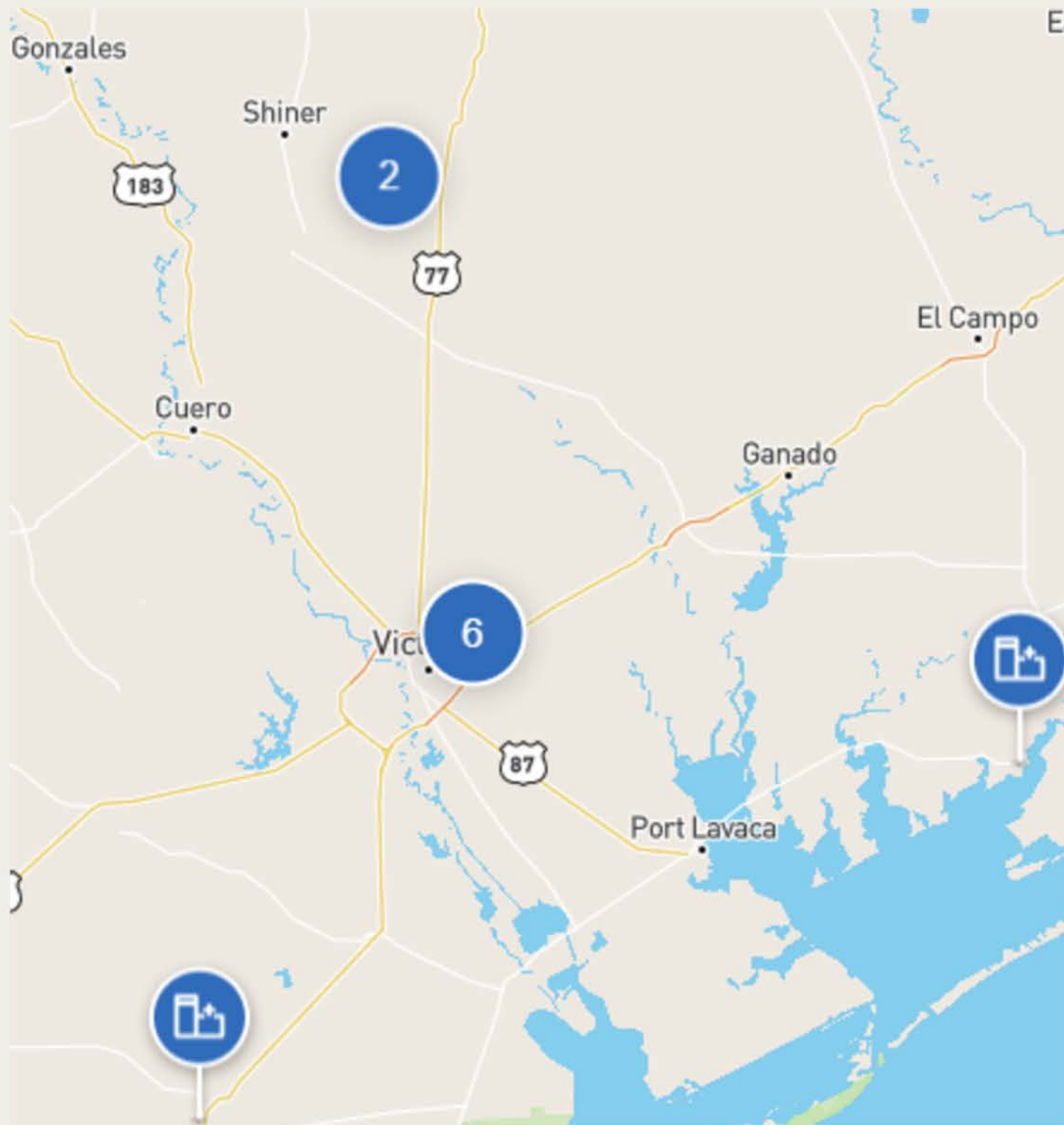
*Benefit highlights and SBC will be available soon!*

- Out of Network Benefits available (higher cost)
- Step Therapy medication program available through Employee Healthcare Clinic
- Prescription network will be [Navitus](#) - 60 day grace period and grandfathering options will be available





# BCBSTX - BLUE CHOICE PPO NETWORK



## In-Network Hospitals Include:

- **Citizens Medical Center**, Victoria, TX
- **Detar Hospital Navarro**, Victoria, TX
- **Detar Hospital North**, Victoria, TX
- **Jackson Healthcare Center**, Edna, TX
- **Memorial Medical Center**, Port Lavaca, TX
- **Cuero Regional Hospital**, Cuero, TX
- **Yoakum Community Hospital**, Yoakum, TX
- **Refugio County Memorial Hospital**, Refugio, TX
- **Lavaca Medical Center**, Hallettsville, TX
- **Palacios Community Medical Center**, Palacios, TX

## In-Network Primary Care:

- **2294 Primary Care Providers** within 50 miles of Victoria

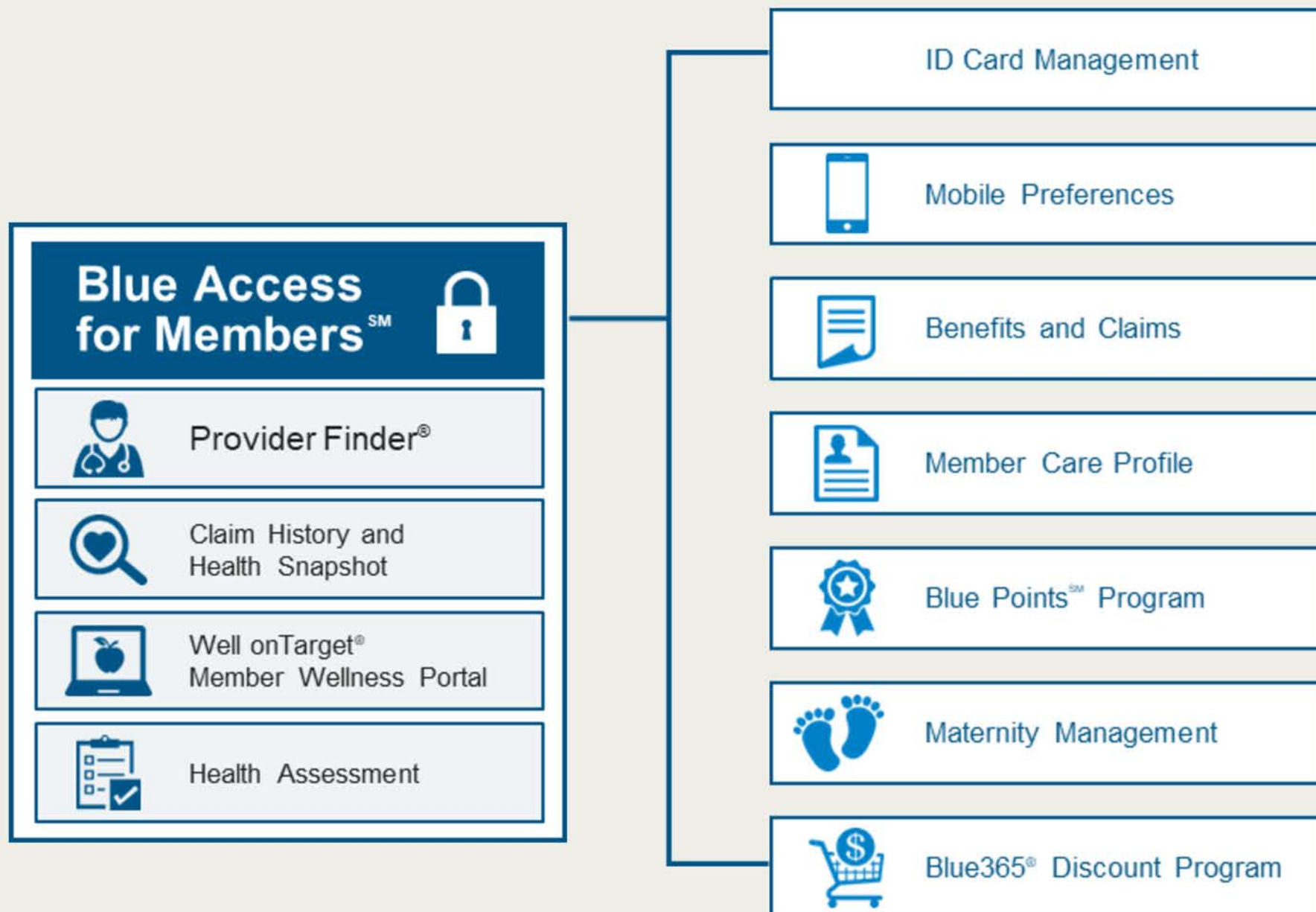
Find in-network providers at [bcbstx.com](https://www.bcbstx.com).

*\*Provider finder is updated monthly and is subject to change.*



# BCBSTX Member Tools and Digital Resources

Take charge of your health – and save time and money – with **BCBSTX Blue Access for Members**. Review your health coverage, examine claims, find doctors and hospitals through Provider Finder,<sup>®</sup> estimate costs for a medical service and more.



## The BCBSTX App Keeps You Covered



### Download the BCBSTX App to manage your health.

- Find an in-network doctor, hospital or urgent care center.
- Access your claims, coverage and deductible information.
- View, print or share your member ID with your doctor's office.
- Log in securely with your fingerprint or face recognition.\*
- View your Explanation of Benefits.

### Then, Manage Your Preferences

#### In the BCBSTX App:

- Update your profile with your mobile number.
- Set your notification preferences to text.

#### Choose the messages and information you want to get:

- View claims, prior authorization or referral updates.
- Get alerts when there are new documents to review.
- Receive secure message notifications.
- Find out about new benefits and services.

\* Availability varies by device.

Scan a QR code to  
download the free app.

Use your **Blue Access for Members<sup>SM</sup>** login, or create an account to get started.





## General Health

Allergies, Asthma, Nausea, Sinus infections

## Pediatric Care

Cold/Flu, Ear problems, Pinkeye

## Behavioral Health

Anxiety/depression, child behavior/learning issues, relationship problems\*



\*Some exclusions apply.

# MDLIVE



BlueCross BlueShield of Texas

# TELEMEDICINE

- New - MDLive
- Virtual visit with physician, **\$0 copay**
- Use phone, computer or App
- Covers **you & dependents** on the plan
- Treats 70% of illnesses seen at Urgent Care
- Get a prescription
- **24/7, 365** anywhere in the US





# NAVITUS HEALTH SOLUTIONS

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## Network Pharmacies

Your network includes **all major chains and most independent pharmacies**. Find a local pharmacy through the Navitus member portal via single sign-on at [mybenefits.county.org](https://mybenefits.county.org).



## Mail Order Pharmacy

Save time and money by having your prescriptions mailed directly to you through **Costco Pharmacy**. You will be able to get a 90-day supply of your maintenance drugs and do not need to be a Costco member to use Costco pharmacies.



## Specialty Pharmacy

Specialty drugs treat complex conditions and require extra support. These are filled through **Lumicera Health Services**, which provides personalized guidance, refill reminders, and coordination with your health care provider.







# Managing your Health

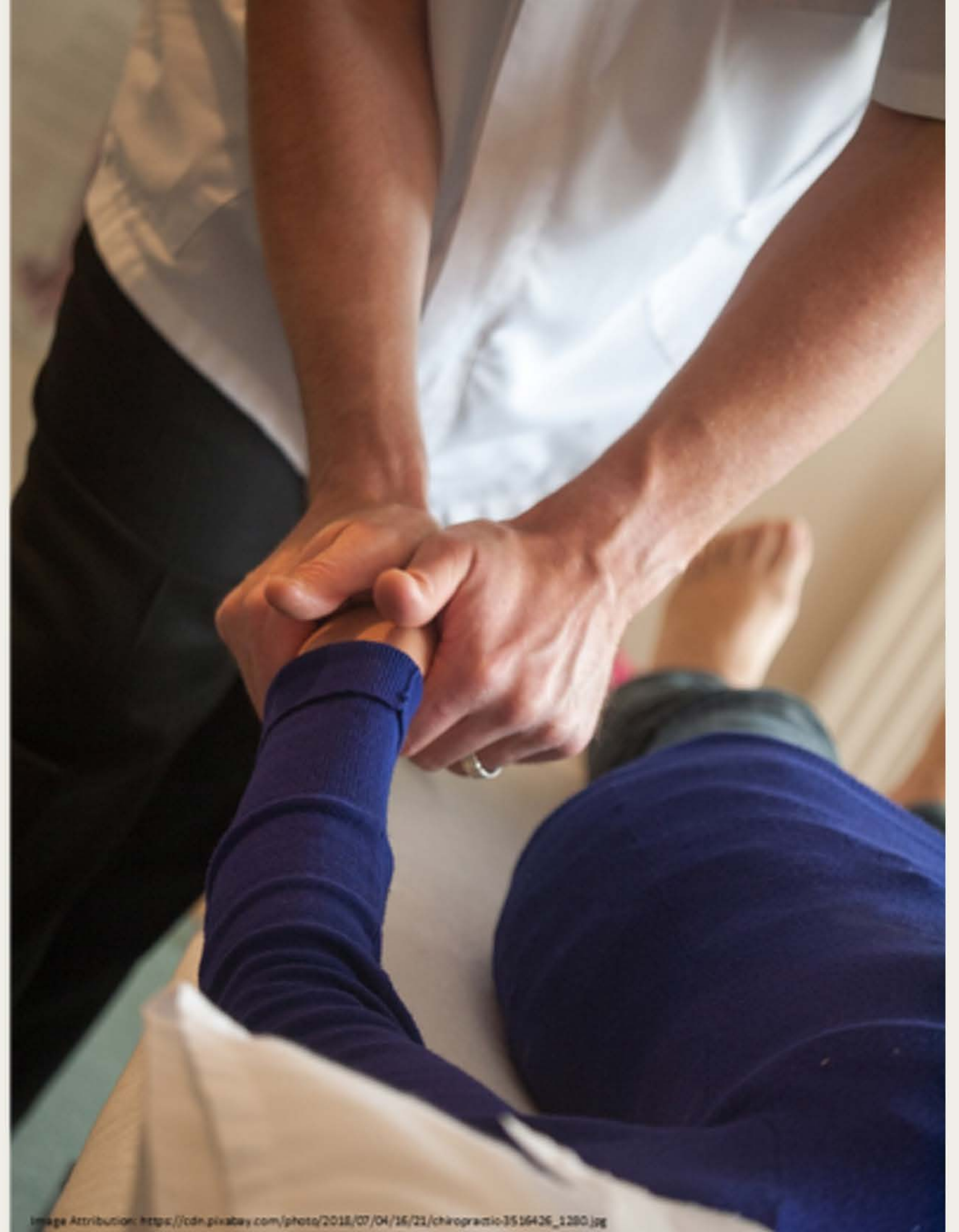


Together. Better. Stronger.





- Outcome-based care
- Rapid recovery for common conditions and injuries
- Opportunities to help avoid surgeries, imaging, or other unnecessary care
- A provider of BCBSTX; billed as a claim like chiropractor and physical therapy visits







## PATIENT-REPORTED OUTCOMES

Reporting Dates:  
1/1/2024 – 12/31/2024



3.1 Visit Average



90% Further Medical  
Services Prevented



95.1% Patient Satisfaction



92% Eliminated/Reduced  
Medications



581 Patient Cases



3 Surgeries Prevented

## Well onTarget® Member Portal

### Portal Highlights

Health Assessment

Member Dashboard

Explore your Well Being

My Journey Recommended

Digital Self-Management Programs

Trackers and Tools

Interactive Symptoms Checker

Health and Wellness Content

Blue Points Rewards

Personal Wellness Challenges

Fitness and Nutrition Tracking and Device Integration



Together. Better. Stronger.



# Fitness Program

Base	Core	Power	Elite	Pro	Signature	Premier
\$19/mo	\$29/mo	\$39/mo	\$129/mo	\$159/mo	\$199/mo	\$239/mo
3500+ Standard Gyms†	8,500+ Standard Gyms	13,000+ Standard Gyms	Access to 1 Luxury Gym + All 13,000+ Standard (Luxury Gyms differ by tier, 180+ Available)†			
\$19 enrollment fee						
Digital Content Only: Video and Live Stream (\$10/mo)						

- **Studio Class Network:** Boutique-style classes and specialty gyms with pay-as-you-go option and 30% off every 10th class.
- **Family Friendly:** Expands gym network access to your covered dependents at a bundled price discount.
- **Convenient Payment:** Monthly fees are paid via automatic credit card or bank account withdrawals.



Together. Better. Stronger.



# WOMEN'S & FAMILY HEALTH

Comprehensive women's and family health with a focus on maternity management and parenting support

## Maternity Health Partner

Focus on low-risk maternity members to provide support from pre-pregnancy through delivery and ongoing parenting support

## Special Beginnings

Outreach to members will be trigger-based, followed by an assessment to determine if a member is a high-risk maternity management case

## Self-management Program

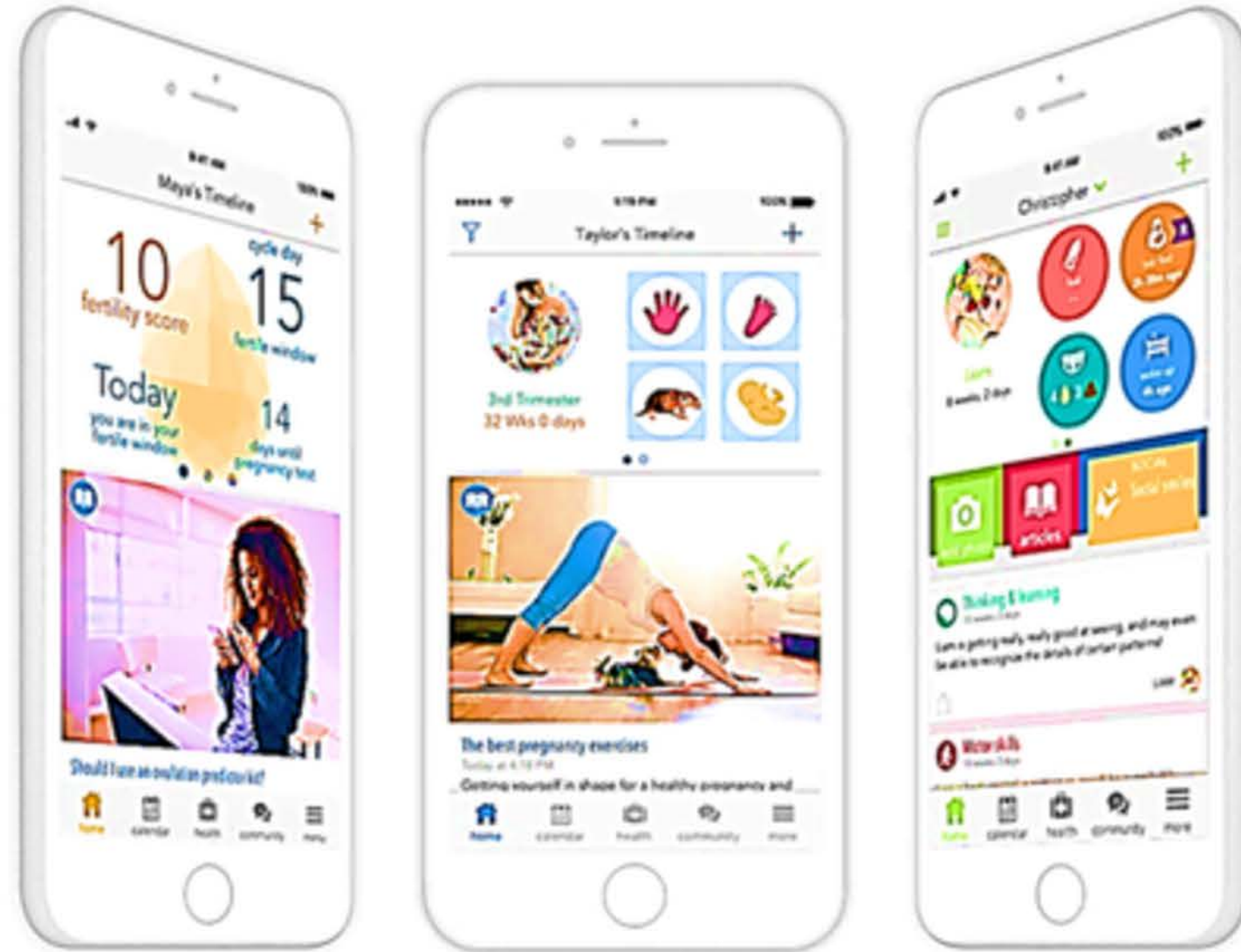
Digital self-management programs via Well onTarget<sup>®</sup> to support healthy habits to optimize the health and normal development of women and their babies



# Ovia Health™ Suite of Apps

## Fertility, Pregnancy And Parenting

- Helps navigate benefits from fertility to pregnancy to parenting
- Delivers personalized guidance with in-app coaching, ongoing education and data-driven messaging
- Aims to improve clinical outcomes, reduce costs and help parents navigate a successful return to work



Together. Better. Stronger.



## Digital Mental Health

- Targeted, online programs and services based on proven cognitive behavioral therapy principles
- Private, convenient entry point for mental health concerns
  - Depression
  - Stress, anxiety & worry
  - Insomnia
  - Substance use
- No cost
- Available to employees and family members ages 13 and older
- Programs available in English & Spanish



Less than 50% of people with a  
mental health condition  
receive treatment



BlueCross BlueShield  
of Texas



Together. Better. Stronger.



# 24/7 NURSELINE

The Right Care at the Right  
Time



Guide members to appropriate care  
using eligibility information to  
improve health and reduce costs



Answers  
general  
health  
questions



Staffed by  
registered nurses



Can direct members  
to audio library of  
300+ health topics



# Stay Connected with us!

## Employee Newsletter

Subscribe at:  
[www.county.org/resources/resource-library/hbs/healthy-byte-newsletter-sign-up](http://www.county.org/resources/resource-library/hbs/healthy-byte-newsletter-sign-up)



# Together. Better. Stronger.



# Are You on Facebook? Let's be friends!



Follow us:  
[www.facebook.com/TACHealthyCounty](https://www.facebook.com/TACHealthyCounty)



## Together. Better. Stronger.



# DENTAL AND VISION BENEFITS ALL RETIREES

Learn more about:

- New Partnership with **MetLife**
  - Dental
  - Vision





# DENTAL PLAN OVERVIEW

	Low Plan	High Plan
<b>Deductible</b>	\$50 (I) / \$150 (F)	\$50 (I) / \$150 (F)
<b>Annual Maximum</b>	\$750	\$2000 <b>NEW!</b>
<b>Plan Design</b>	100% Preventive 80% Basic n/a	100% Preventive 80% Basic 50% Major
<b>Orthodontia</b>	not covered	\$1000 lifetime Max children under age 19
<b>Employee Only Employee Family</b>	\$20.97 \$58.59	\$42.07 \$111.67



## New Vendor:

Metlife

Customer Service 800-GET-MET8

## Key Changes:

- **Small increases** in premium year over year
- Increase the maximum benefit on high plan by **\$500**.
- Network access with MetLife is increased to **97%!**
- No card issued - App available

**Service Examples** Type I - Preventive: Routine exam/cleaning; Type II - Basic: Fillings/Extractions.

Only covered on high plan: Type III - Major: Inlays/crowns/dentures; Type IV - Orthodontia (dependent children under age 19)



# VISION PLAN OVERVIEW



	Low Plan	High Plan
Exam Copay	\$10	\$10
Materials/Lenses Copay	\$25	\$10
Frames/Contacts Allowance*	\$130	\$200
Employee Only Employee Family	<div> <div>\$</div> <div> <div>\$5.41</div> <div>\$12.79</div> </div> </div>	<div> <div>\$9.80</div> <div>\$26.79</div> </div>
Frequency	12 / 12 / 24*	12 / 12 / 12*

## New Vendor:

Metlife

Customer Service 833-EYE-LIFE

## Key Changes:

- **Small decrease** in premium year over year
- **New** High Plan option available!
- **One** vendor for both Dental and Vision
- No card issued - App available



# Group Insurance Benefits





# Dental Insurance

*Preferred Dentist Program (PPO)*





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# What is Dental Insurance

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Reduce your out-of-pocket costs for dental check-ups and procedures

## Key Features

- **Little to no out-of-pocket costs** for cleanings, X-rays, and exams in-network.D1
- **Average savings of 35-50%** on dentist list prices.D2
- **Your dentist usually handles claims** – which means less paperwork for you

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## Understand the types of procedures

Different plans pay different percentages for these procedures.

- **Preventive Care** — cleanings, X-rays and exams
- **Basic Care** — fillings and extractions
- **Major Care** — bridges, crowns and dentures
- **Orthodontic Care** — child/(ren)





# Why are dental benefits so important?

**High cost** of certain dental treatments

**Benefit** of preventive care

Connection between **oral health** and **overall health**

# A plan that offers savings, choice and anywhere, anytime service<sup>1</sup>



**Negotiated fees typically 35% to 50% less than the average charges in the same area**<sup>2</sup>



**Explore our large network** of carefully selected, participating dentists with flexibility to go to any dentist **in- or out-of-network**



With MetLife's International Dental Travel Assistance Program, **access dentists in more than 200 countries**<sup>3</sup>



**Easy access** to pre-treatment estimates, real-time claims processing and 24-hour customer service



# MetLife Dental Plans

## Compare the benefits under the Low- and High-Option plans

Services	Low-Option Benefit	High-Option Benefit
	In-network:D4 % of Negotiated feeD5 Out-of-network:D4 90% of R&C feeD6 Scheduled AmountD7	In-network:D4 % of Negotiated feeD5 Out-of-network:D4 90% of R&C feeD6 Scheduled AmountD7
Preventive & Diagnostic Services	In-Network: 100% / Out-of-Network: 100%	In-Network: 100% / Out-of-Network: 100%
Basic Restorative Services	In-Network: 80% / Out-of-Network: 80%	In-Network: 80% / Out-of-Network: 80%
Major Restorative Services	In-Network: 0% / Out-of-Network: 0%	In-Network: 50% / Out-of-Network: 50%
Child Orthodontia Covered Services <sup>8</sup>	Orthodontia not covered	In-Network: 50% / Out-of-Network: 50%
Calendar-Year Deductible – Applies to Basic and Major Restorative Services: Individual vs Family	\$50 Individual \$150 Family	\$50 Individual \$150 Family
Waiting Period	None	None
Calendar-Year Maximum Benefit	\$750/person	\$2,000/person
Child Orthodontia Lifetime Maximum	Orthodontia not covered	\$1,000/person



# Find a Dental Provider

With MetLife Dental insurance, you can choose from thousands of general dentists and specialists nationwide. You can find the names, addresses, languages spoken and phone numbers of participating dentists by searching our online **Find a Dentist** directory.



**Step 1:**  
Go to metlife.com

Enter your Zip, City or State and select the "Find a Dentist" button. You will then be prompted to select your plan from the list. The plan name is located in your Schedule of Benefits.



**Step 2:**  
Select "Find a Dentist" next to  
"How can we help you?"

How can we help  
you?

[Find a Dentist >](#)

[Open Enrollment >](#)

[Legislative Updates >](#)

[Show More >](#)

[Find a Vision Provider >](#)

[Customers >](#)

[Register for MyBenefits >](#)



**Step 3:**  
Select "PDP Plus" next to  
"Choose your network."

Choose your  
network.

[PDP >](#)

[Dental HMO/Managed Care >](#)

[MetLife EPO Network >](#)

[Don't know your network](#)

[PDP Plus >](#)

[Federal Dental \(FEDVIP\) >](#)



# If I Need A Crown...



	Employee A goes in network	Employee B goes out of network
Dentist's usual charge	\$1,361.00	\$1,361.00
Negotiated fee	\$694.00	N/A
R&C feeD6	N/A	\$1,361.00
The plan pays	\$347.00	\$680.50
Employee Pays	Employee A pays \$347.00	Employee B pays \$680.50



# Helping you make smarter choices



**Oral Health Education made easy**

Dentist Education &  
Communication

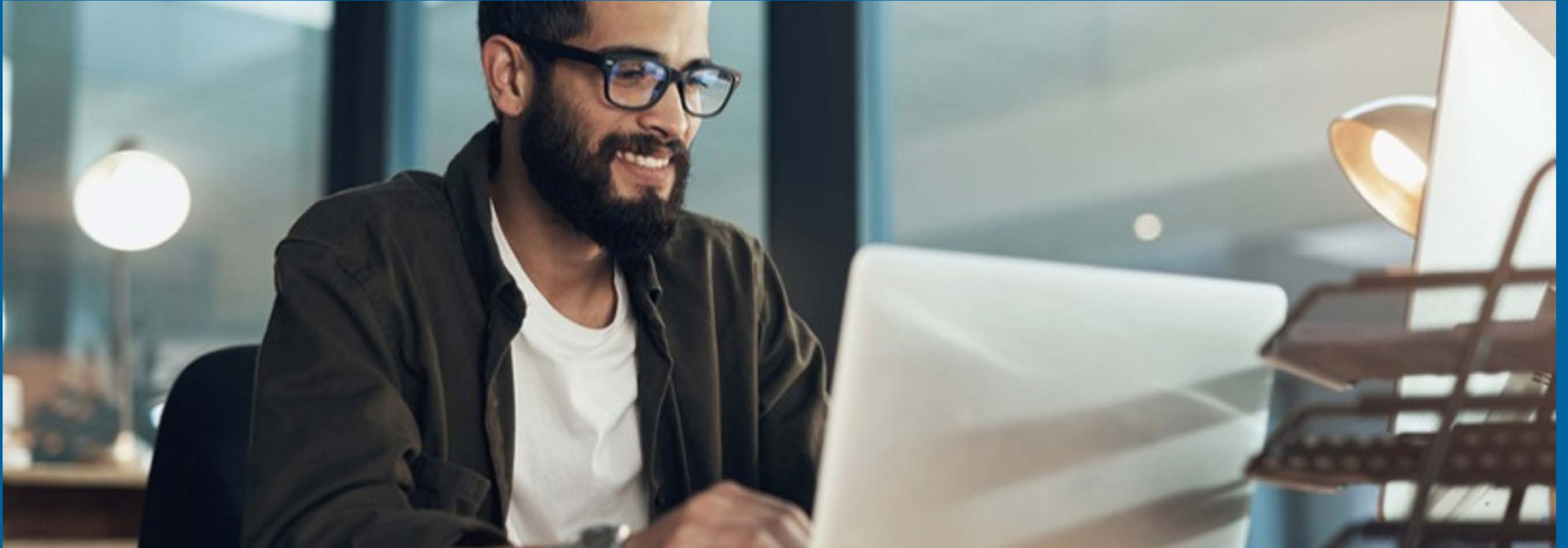
Patient Education &  
Communication



**Visit MetLife's Oral Health Library**  
[www.oralfitnesslibrary.com](http://www.oralfitnesslibrary.com)



# Vision Insurance





# Davis Vision by MetLife...savings, choice and convenience

**Discover a plan that may help you save on vision services,<sup>v4</sup> including eye exams, glasses and contact lenses**

- You can even get a discount on laser vision correction<sup>V1</sup> and hearing exams<sup>V5</sup>

**Access to thousands of eye care professionals and popular retailers like Costco® Optical, Walmart Vision, Sam's Club Optical and more**

Choose the eyewear style you want

- Take advantage of a selection of fully covered frames at no cost to you, plus coverage on designer frames for \$40 or less
- Shop online in-network eyewear stores, including Glasses.com, 1-800-contacts, Befitting.com and Visionworks.com

**Out-of-network coverage**





# Superior Vision by MetLife...savings, choice and convenience

## **In-network benefits for a wide range of covered services,V4 including eye exams, glasses and contact lenses**

- Discounts on lens enhancement optionsV6 and laser vision correctionV1
- Free hearing exam and a discount of 40% off the national average for hearing aidsV5

## **Option to see any licensed ophthalmologists, optometrists and opticians at participating retail and private practice locationsV7**

- The top 50 retailers in-network, including America's Best Contacts & Eyeglasses, Costco Optical, Eyeglass World, LensCrafters, Pearle Vision, Target Optical, VisionWorks, Walmart and moreV15
- Popular online in-network eyewear stores, including Glasses.com, ContactsDirect, 1-800-contacts and Befitting

## **Out-of-network coverage**





# Vision Plans – Benefits Comparison

Benefit Type	Davis Plan In-Network Coverage	Superior Plan In-Network Coverage	Frequency
<b>Eye exam</b>	Covered in full after a \$10 copay Retinal imaging: up to \$39 copay	Covered in full - \$10 copay Retinal imaging: up to \$39 copay	Once every 12 months
<b>Materials/Eyewear</b> <ul style="list-style-type: none"> <li>Lenses for glasses or contacts</li> <li>Frames</li> </ul>	\$25 copay	\$10 copay	Once every 12 months
<b>Frame Allowance</b> 20% off any amount over frame allowance at in-network private practice providersV6	Covered up to \$130 allowance after eyewear copay	*Covered up to \$200 allowance Additional \$25 allowance at select providers.V7	Once every 24 months *Once every 12 months
<b>Standard Corrective Lenses</b> <ul style="list-style-type: none"> <li>Single Vision</li> <li>Lined bifocal/trifocal</li> <li>Lenticular</li> </ul>	Covered after \$25 copay Standard Polycarbonate covered in full for child(ren) up to age 18	Covered after \$10 copay Standard Polycarbonate covered in full for child(ren) up to age 18	Once every 12 months
<b>Contact Lenses</b> <ul style="list-style-type: none"> <li>Fitting and Evaluation</li> <li>Elective Lenses</li> <li>Necessary</li> </ul>	Standard and Premium fit: 15% discount Elective: Covered up to \$130 allowance Necessary: Covered in full	Standard fit: Covered in full after a \$25 copay Specialty fit: \$50 allowance after a \$25 copay Elective: Covered up to \$130 allowance Necessary: Covered in full	Once every 12 months



# Vision Plan – Additional Benefits

Benefit Type	Davis Plan	Superior Plan
Additional Lens Enhancements	<ul style="list-style-type: none"> <li>Designated options available with a “not to exceed” pricing/ maximum member out of pocket amount.</li> <li>Average 20-25% savings on all lens enhancements not otherwise covered.</li> </ul>	<ul style="list-style-type: none"> <li>Average 20-25% savings on all other lens enhancements.</li> </ul>
Additional Discounts on Glasses and Sunglasses	<ul style="list-style-type: none"> <li>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.</li> </ul>	<ul style="list-style-type: none"> <li>20% savings on additional pairs of prescription glasses and nonprescription sunglasses, including lens enhancements.</li> </ul>
Additional Savings on Contacts	<ul style="list-style-type: none"> <li>15% off any amount over your contact lens allowance.</li> <li>15% discount on additional contacts.</li> </ul>	<ul style="list-style-type: none"> <li>10% off any amount over your disposable contact lens allowance or 20% off any amount over your conventional contact lens allowance.</li> <li>10% - 20% discount on additional contacts.</li> </ul>
Laser Vision Correction	<ul style="list-style-type: none"> <li>Savings of 20% - 35% off the national average price of traditional LASIK are available at over 1,000 locations across our nationwide network of laser vision correction providers.</li> </ul>	
Hearing Discounts	<ul style="list-style-type: none"> <li>Savings of up to 40% off national average selling prices for brand name hearing aids. 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.</li> </ul>	

**Davis Plan 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.



# Find a Vision Provider

With MetLife Vision insurance, you can choose from thousands of private practice optometrists and ophthalmologists nationwide, as well as many large retail chain stores. You can find the names, addresses, languages spoken and phone numbers of participating vision providers by searching our online Find a **Vision Provider** directory.

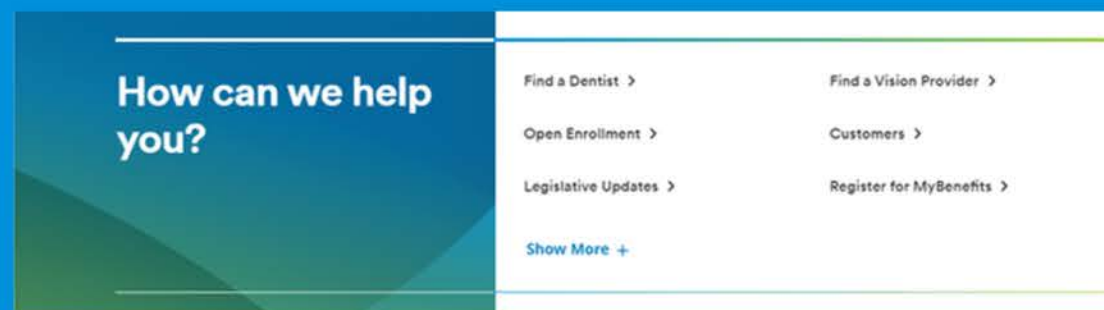


**Step 1:**  
Go to [metlife.com](https://www.metlife.com)

Enter your Zip, City or State and select the “Find a Find A Vision Provider” button. You will then be prompted to select your plan from the list. The plan name is located in your Schedule of Benefits.



**Step 2:**  
Select “Find a Vision Provider” next to “How can we help you?”



**Step 3:**  
Choose your network provider.





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# Questions? Need help or more info.?

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**Register with MyBenefits today!**

[www.metlife.com/mybenefits](http://www.metlife.com/mybenefits)



**Call:**

**1-800-GET-MET8 (1-800-438-6388)**

Mondays - Fridays, 8 a.m. – 9 p.m., ET

Saturdays - Sundays, 10 a.m. – 7 p.m., ET





## Your Assisted In-Person Enrollment



# In-Person Enrollment Steps



**Schedule your appointment** through your enrollment email.



You'll receive a **confirmation email** shortly after scheduling.



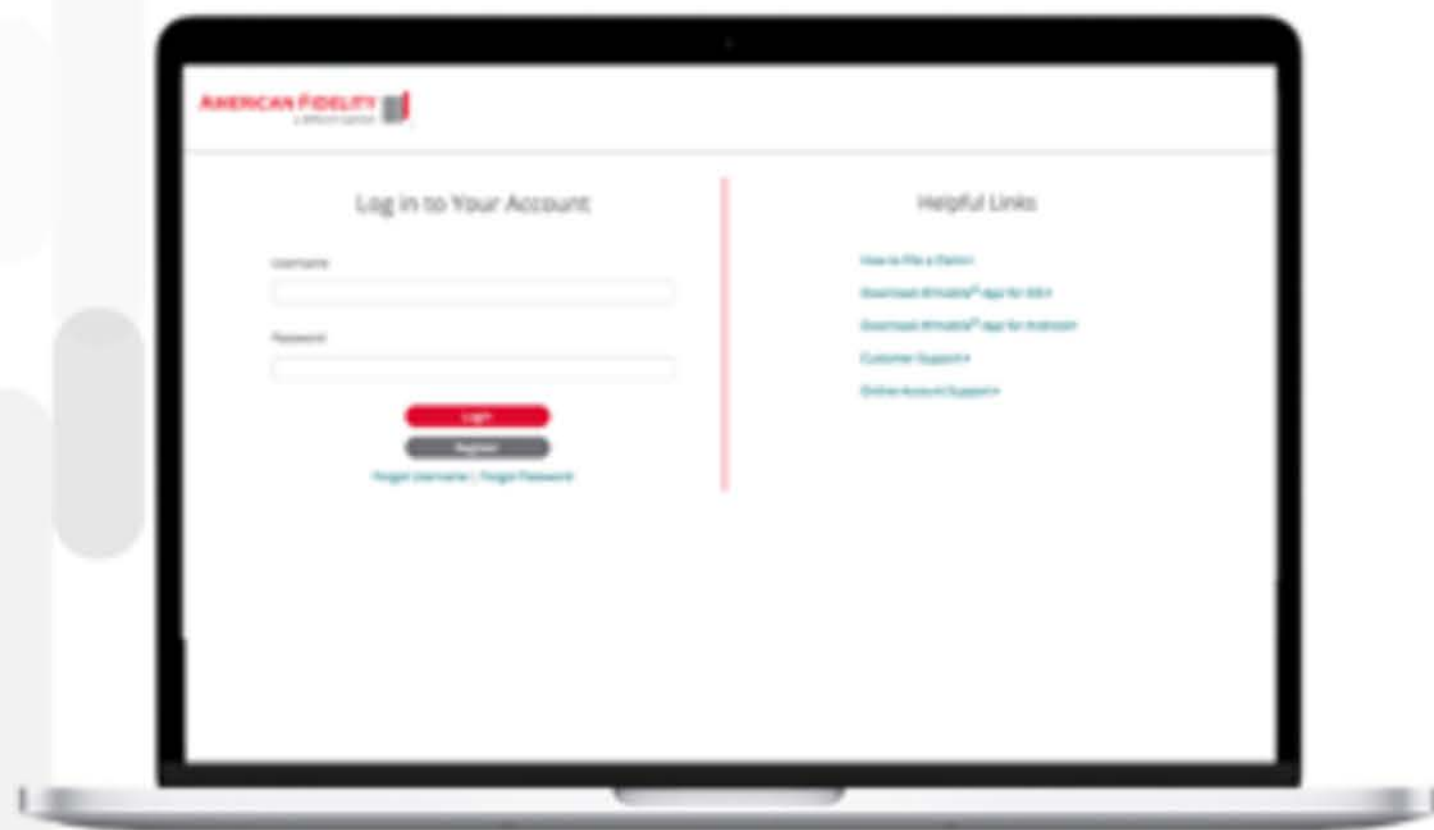
**Arrive** at your enrollment location.



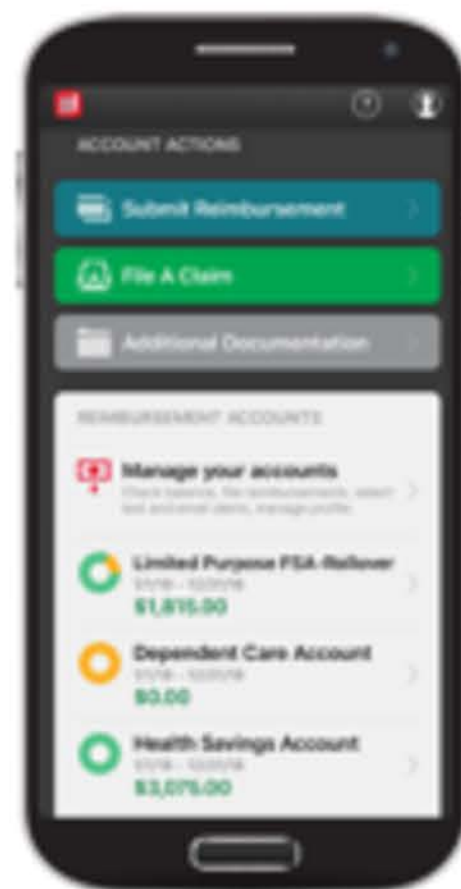
**Walk** through your enrollment **together**.



# Manage Your Benefits



[americanfidelity.com/login](https://americanfidelity.com/login)



AFmobile®

- File claims
- Track claims
- Upload documents
- Manage preferences
- View policy information



**Schedule your enrollment at**  
<https://enroll.americanfidelity.com/74D53862>



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# Questions?

Contact:

**Marietta Ohme**

Account Executive

[Marietta.ohme@americanfidelity.com](mailto:Marietta.ohme@americanfidelity.com)

**[americanfidelity.com](http://americanfidelity.com)**

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# Thank you!

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YOU CAN BEGIN ENROLLING THROUGH  
PORTAL **TODAY!**

PLEASE ENROLL AND COMPLETE  
BENEFIT CHANGES NO LATER THAN:  
**OCTOBER 31, 2025.**



Scan me!