

Comparing TRS-Care Medicare Advantage (UHC) and TRS-Care Vision (MetLife) Benefits

Comparison	TRS-Care Vision by MetLife	TRS-Care Medicare Advantage by UnitedHealthcare	Considerations
Coverage	For non-Medicare & Medicare-eligible retirees and dependents	Only for Medicare-eligible retirees	If you are over 65
Annual Eye Exam	\$15	\$0	Only need eye exams
Materials (Eyeglasses, contact lenses, etc.)	\$150 allowance after \$10 copay for either eyeglasses or contact lenses. 20% off over allowance.	Up to \$70 allowance for eyeglasses or up to \$105 for contact lenses.	Frequently change eyeglasses/contacts
Claims Processing	Eye Exam: Provider submits claim on member's behalf (in-network only) Materials: Provider submits claim on member's behalf (in-network only)	Eye Exam: Provider submits claim on member's behalf (in-network only) Materials: Member submits a claim to UHC for reimbursement	
Hearing Network	Network restrictions – Your Hearing Network	Network restrictions – UnitedHealthcare Hearing	
Hearing Exam	\$0	\$0	
Hearing Aids	Discounted options; up to 40% off	Up to \$500 allowance every 3 years	