

Toledo Bar Association Plan Summary

Help lower your and your family's out-of-pocket costs on eye exams, glasses, lenses and more with the Toledo Bar Association Vision Insurance plan. With competitive co-payments and nationwide access to discounts, you'll be seeing your way to clear savings in no time.¹

Eligibility

Active members² of the Toledo Bar Association in good standing, their spouses/domestic partners, and dependent children³ may apply.

Summary of Covered Services

	In-Network Coverage (Using a Network Provider)	Out-of-Network Coverage (Using a Non-Network Provider)
Eye Examination		
Comprehensive exam of visual functions and prescription of corrective eyewear.	\$10 copay	\$45 allowance
Retinal Imaging This screening is used to take pictures of the inside of the eye particularly the retina to look for possible changes.	\$39 copay	Applied to the exam allowance
Materials / Eyewear (Either Glasses or Contacts)		
Standard Corrective Lenses		
Single vision	\$25 copay	\$30 allowance
Lined bifocal	\$25 copay	\$50 allowance
Lined trifocal	\$25 copay	\$65 allowance
Lenticular	\$25 copay	\$100 allowance
Standard Lens Enhancement		
Ultraviolet coating	\$12	Applied to the allowance for the applicable corrective lens
Polycarbonate (child up to age 18)	Covered in full	Applied to the allowance for the applicable corrective lens

Additional Lens Enhancements ⁴		
Progressive Standard	\$55	\$50 allowance
Progressive Premium	\$110	\$50 allowance
Polycarbonate (adult)	\$40	Applied to the allowance for the applicable corrective lens
Scratch-resistant coating (variable by type)	\$15 – \$30	Applied to the allowance for the applicable corrective lens
Tints (variable by type)	\$15 – \$18	Applied to the allowance for the applicable corrective lens
Anti-reflective coating (variable by type)	\$50 – \$120	Applied to the allowance for the applicable corrective lens
Photochromic (variable by type)	\$80	Applied to the allowance for the applicable corrective lens
Frame		
Allowance	\$130 allowance	\$70 allowance
You will receive an additional 20% off any amount that you pay over your allowance. This offer is available from all participating (in-network) locations except Costco, Walmart and Sam's Club.		
Contact Lenses (instead of eyeglasses)		
Elective	\$130 allowance	\$105 allowance
Necessary	Covered in full	\$210 allowance
Contact Fitting and Evaluation	Standard: covered in full after \$25 copay Specialty: \$50 allowance after \$25 copay	Applied to the contact lens allowance
Frequency (Glasses or Contacts)		
Eye Examination	1 per 12 Months	
Standard Corrective Lenses	1 per 12 Months	
Standard Lens Enhancement	1 per 12 Months	
Frame	1 per 12 Months	
Contact Lenses	1 per 12 Months	

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. ⁴
Additional Savings on Glasses and Sunglasses	Get 20% off the cost for additional pairs of prescription glasses and non-prescription sunglasses, including lens enhancements. ⁴ At times, other promotional offers may also be available.
Laser Vision correction	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

How do I pay for my coverage?

Please contact the plan administrator Benafica at 1-651-369-5031 for information about your payment options.

1. Your actual savings from enrolling in a vision plan will depend on various factors, including the plan chosen, plan premiums, number of visits to an eye care professional by your family per year, and the cost of services and materials received. Be sure to review the Schedule of Benefits for your plan's specific benefits and other important details.
2. You must be a member in good standing of the Toledo Bar Association to qualify for this insurance plan.
3. Refers to your dependent children through age 26.
4. Lens enhancements are available at participating private practices. Pricing is subject to change without notice. Please check with your provider for details and availability prior to receiving services. Additional discounts may not be available in certain states or at certain retail locations.

Coverage may not be available in all states. Please contact Benafica LLC at 1-651-369-5031 or affinity@benafica.com for more information.

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



TOLEDO BAR ASSOCIATION

GROUP VISION INSURANCE RATES

SEMI-ANNUAL PREMIUMS			
High Option Superior Vision Plan			
Member Only	Member + Spouse	Member + Child(ren)	Member + Family
41.04	82.08	96.00	147.30

Rates shown are as of October 1, 2025, and are subject to change. Rates shown are for semi-annual premiums. Other payment modes are available. Coverage is not available to residents of AK, ID, LA, ME, MD, MT, NH, OR, SD, TX & WA. Please contact your plan administrator, Benafica LLC at 1-651-369-5031 for information. Refer to the Plan Summary for additional information.

Vision 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; Superior Vision Services, Inc. ("Superior Vision"), a Delaware corporation; or Vision Service Plan (VSP), Rancho Cordova, CA. Davis Vision and Superior Vision are part of the MetLife family of companies. 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, reductions, limitations, waiting periods and terms for keeping them in force. Contact your Plan Administrator, Benafica, for costs and complete details.

MetLife Group Vision insurance is issued by:
Metropolitan Life Insurance Company
200 Park Avenue
New York, NY 10166
under Policy Form GPNP99-TRUST

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