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 foreither 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 | |