

Glen Cove CSD Vision FAQ

Met Life (Group #5779275) Effective 7/1/2025

Q: Who is the new vision insurance carrier?

A: Met Life will be the new insurance carrier replacing Guardian beginning July 1, 2025. The new policy number will be #5779275. Both the old Guardian and new Met Life policies are run through the Davis Vision Network.

Q: Why is the insurance carrier changing again?

A: When we reached out to other insurance carriers to replace the dental insurance coverage, we also included the vision coverage. Met Life was able to offer the same benefits and match all in-network providers while lowering the rates. In addition to matching all the current in-network providers, Met Life also increased the number of in-network providers by including Lens Crafters and Warby Parker.

Q: What do I need to do in order to be enrolled?

A: If you are currently enrolled in the Guardian vision policy, you and your dependents will automatically be enrolled in the Met Life vision policy. If you are not currently enrolled in the Guardian vision policy, you can complete and submit an enrollment form no later than June 20, 2025, to be enrolled in the Met Life vision policy effective July 1, 2025.

Q: What if I am not currently enrolled and do not submit my enrollment form by June 20, 2025?

A: If you do not submit an enrollment form by June 20, 2025, the next time you will be able to enroll is during open enrollment to be effective January 1, 2026.

Q: Can I still use my Guardian benefits until June 30, 2025?

A: Yes, if you have not used your vision benefits in the last 12 months, we recommend making an appointment before 6/30/25. Once we begin with Met Life your allowance will be re-set, and you will be able to use your benefits again under the new policy effective July 1, 2025. These benefits will continue to run on a rolling basis where your allowance will be re-set 12 months after your last claim.

Q: How much does it cost and how do I pay for it?

A: The premiums will be payroll deducted, and the monthly rates are listed below. Please note these are the monthly rates and the actual payroll deductions will vary based on your pay periods.

Coverage	Single	Emp + Spouse	Emp + Child(ren)	Family
Vision	\$5.02	\$9.51	\$9.68	\$15.31

Q: What are the benefits of the vision policy?

A: The primary benefits are a \$10 eye exam co-pay, \$25 lenses or contact co-pay and a \$130 allowance for frames with a 20% discount for any amount over \$130 at any in-network provider. Please see the vision summary of benefits for a list of all benefits included in this plan.

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Q: Are there any retail stores that are in-network?

A: Yes, Davis Vision has all Costco's, Walmart's, and Sam's Club's as in-network providers as well as many other local shops.

Q: How do I look up additional vision providers that are in the Met Life - Davis network?

A: You can check the participating provider list on MetLife.com

- In the middle of the home screen you can click on "Find a vision provider" then click on "MetLife Vision – Davis"
- On the following page, enter the zip code you wish to search around and the radius in which to search (we recommend a 10-mile radius minimum) then click "search now" below.
- Every provider that appears below is in the Davis vision network.

Q: To what age is my dependent covered?

A: All dependents are covered up to age 26 regardless of student status.

Q: What if I have a vision appointment scheduled for after 7/1/2025?

A: You have full benefits and can be seen beginning 7/1/2025 under Davis Vision. It's highly recommended to only use an in-network vision provider to receive the full benefits the plan has to offer. If your provider is the network, please inform them that you now have vision coverage through Davis Vision under Met Life and they will be able to verify your eligibility. If they are not in the network, there are out of network benefits on this plan, but you will pay much less out of your pocket if you change to an in-network provider.

Q: Does this policy cover Lasik surgery?

A: Yes, there is up to a 35% discount off Lasik surgery at an in-network provider. Often providers will already be running a special off Lasik surgery and this benefit will be offset by the special that is already running. For example, if a vision provider is already offering a 10% discount, the vision coverage will offer an additional 25% to make it a full 35% discount.

Q: Can I check my vision information online?

A: Yes, you can make an online account on MyBenefits.MetLife.com - search for Glen Cove City School District and enter the necessary information. You will then have access to all your vision information online. You can also print/download your ID card.

Q: I am having problems getting answers to my personal vision questions.

A: If you are having any type of dental problem and do not know where to get an answer, please call Ryan Stewart at 516-357-9017. He will personally work with you and get an answer to any dental questions you may have.