



The Harry A. Koch Co.
Insurance & Financial Consultants
Member of First Insurance Group, LLC



MetLife

AM Best Carrier Rating

A+

Benefits

In-Network

Out-of-Network

Deductible/Copay

\$25 Copay

N/A

Eye Exam

\$10 Copay

Covered up to \$45

Standard Plastic Lenses

Single

\$25 Copay

\$30 Allowance

Bifocal

\$25 Copay

\$50 Allowance

Trifocal

\$25 Copay

\$65 Allowance

Lenticular Lens

\$25 Copay

\$100 Allowance

Frames

\$150 Allowance

\$70 Allowance

Contact Lenses

Necessary

Covered in Full

\$210 Allowance

Elective

\$150 Allowance

\$105 Allowance

Fitting Evaluation

Covered in Full Not to Exceed \$60

Applied to Allowance for Lenses

Frequency

Examination

12

Frame

12

Lenses

24

Rate Guarantee

RATES

Proposed

Employee

78

\$8.94

Employee + Spouse

28

\$17.93

Employee + Child(ren)

18

\$15.18

Family

58

\$25.04

Monthly Premium

\$2,924.92

Annual Premium

\$35,099.04