

THE EYES HAVE IT

Members Get Benefit of Vision

Brett M. Rhyne, Perspective editor

In cooperation with the Board of Higher Education and MetLife, the union's dental benefit provider, MSCA is now offering its members free participation in an optical benefit program.

The program, MetLife's Vision One Eyecare Program, offers members discounts on eyeglasses, contact lenses and examinations, so long as the member seeks service from one of MetLife's authorized providers.

"The vision plan is basically an add-on to the dental plan, in the sense that everyone is entitled to it," says MSCA Treasurer **Glenn Pavlicek**, a professor of computer science at Bridgewater State College. "It's a discount program, like the Commonwealth discount plan. AAA has the same thing. This is one more. It's just a different set of providers, a different set of discounts."

The program is in effect now and costs members nothing. Its benefits include:

- savings of from 10 to 60 percent on frames, lenses, contact lenses and accessories;
- savings of \$5 off eyeglass exams and \$10 off contact lens exams; and
- an opportunity to participate in Contacts Direct, a mail order contact lens replacement program.

Lasik vision correction surgery is not covered by the program.

Discounts are available only at participating service and product providers, which include "thousands of eye care providers and optical shops, including Pearle Vision, Sears optical,

J.C. Penney optical, Target optical, and others," according to MetLife.

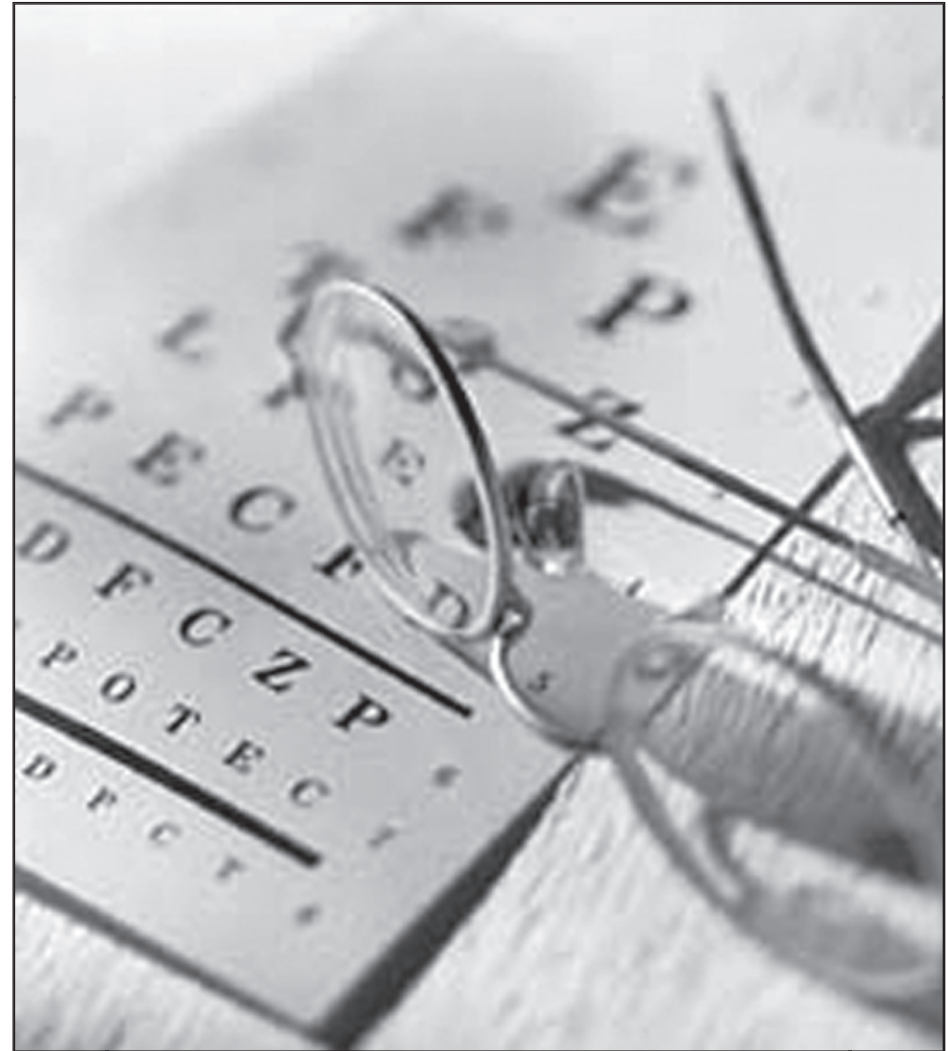
The vision benefit is available to union members now. Discounts are applied at the point of purchase. Members do not need to fill out any enrollment forms, nor do they have to submit any claim forms.

Members can get Vision One ID cards from their human resources office, but as Pavlicek points out, "You don't need them. Just go to a provider and give them the group name: BHE/MTA." The group number is 47039.

ID cards, as well as more information on the program and a list of providers, can be found on the MetLife Web site: <https://mybenefits.metlife.com/>. Use 'Board of Higher Education' for your company's name; which takes you to a page with links to dental and vision care information.

The vision benefit is free to union members because the state pays \$12 per employee per week into the Board of Higher Education/MTA Health and Welfare Trust, a fund run jointly by management and labor. This trust also manages the dental plan.

"That's why people get dental benefits and don't pay anything for them, because it's paid for out of that fund," says Pavlicek, who represents the state colleges on the trust's board. "The fund began with \$6 per employee per week in the 1970s, so the contribution really should be up around \$20 a week now to keep pace with inflation. January 1, it's going up to \$13 per employee per week.



"We're a little behind," he adds wryly.

Pavlicek notes that union members "used to have vision care along with dental care. But for years, the state didn't increase their payment into this fund, and the fund just couldn't afford it any more, so it was cut out. Which is why we don't have tremendous benefits; we have a low cap of \$750 a year."

Pavlicek estimates union members have not had vision benefits since the early 1990s.

"In talking with MetLife," he says, "we said we know you have this kind

of discount plan, and we negotiated with them, and they decided to put it as part of the package."

"The thing is, it really just gives you more options," he says. "It depends on what your favorite provider is. This one may give you more options than, say, Commonwealth of Mass or AAA.

"I usually just go into these places and say, 'I've got this, this, this and this discount plan — which one does me the best?'"

Now, union members can see for themselves.