Hello, NCFlex

Nice to see you
What we’ll discuss

1. Vision wellness

2. Common lens enhancements & materials

3. Member tools & savings
<table>
<thead>
<tr>
<th>In-Network Schedule</th>
<th>Core</th>
<th>Basic</th>
<th>Enhanced</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Exam services</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Exam</td>
<td>$20 copay</td>
<td>$20 copay</td>
<td>$20 copay</td>
</tr>
<tr>
<td>Standard Contact Lens Fit/Follow</td>
<td>Retail price</td>
<td>$20 copay, two follow up visits</td>
<td>$20 copay, two follow up visits</td>
</tr>
<tr>
<td>Premium Contact Lens Fit/Follow</td>
<td>Retail price</td>
<td>$20 copay, 10% off retail, then apply $55 allowance</td>
<td>$20 copay, 10% off retail, then apply $55 allowance</td>
</tr>
<tr>
<td><strong>Frame</strong></td>
<td>35% off retail price</td>
<td>$0 copay, $125 allowance, 20% off balance over $125</td>
<td>$0 copay, $200 allowance, 20% off balance over $200</td>
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<tr>
<td><strong>Lens</strong></td>
<td></td>
<td></td>
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<tr>
<td>Single Vision &amp; Bifocals</td>
<td>$50</td>
<td>$0 copay</td>
<td>$0 copay</td>
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<tr>
<td>Trifocals</td>
<td>$100</td>
<td>$0 copay</td>
<td>$0 copay</td>
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<tr>
<td><strong>Standard Progressives</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$135</td>
<td></td>
<td>$50 copay</td>
<td>$50 copay</td>
</tr>
<tr>
<td><strong>Premium Progressives</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tier 1</td>
<td>20% off retail</td>
<td>$70</td>
<td>$70</td>
</tr>
<tr>
<td>Tier 2</td>
<td></td>
<td>$80</td>
<td>$80</td>
</tr>
<tr>
<td>Tier 3</td>
<td></td>
<td>$95</td>
<td>$95</td>
</tr>
<tr>
<td>Tier 4</td>
<td></td>
<td>$50 copay, 20% off retail less $120 allowance</td>
<td>$50 copay, 20% off retail less $120 allowance</td>
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<tr>
<td><strong>Lens Options</strong></td>
<td></td>
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<tr>
<td>UV Treatment</td>
<td>$15</td>
<td>$15</td>
<td>$15</td>
</tr>
<tr>
<td>Tint – Solid or Gradient</td>
<td>$15</td>
<td>$15</td>
<td>$15</td>
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<tr>
<td>Scratch Coating – Standard Plastic</td>
<td>$15</td>
<td>$13</td>
<td>$13</td>
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<tr>
<td>Polycarbonate – Standard</td>
<td>$40</td>
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<td>$40</td>
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<tr>
<td>Anti-Reflective Coating – Standard</td>
<td>$45</td>
<td>$45</td>
<td>$45</td>
</tr>
<tr>
<td>Anti-Reflective Coating – Premium</td>
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</tr>
<tr>
<td>Tier 1</td>
<td>20% off retail</td>
<td>$57</td>
<td>$57</td>
</tr>
<tr>
<td>Tier 2</td>
<td>20% off retail</td>
<td>$68</td>
<td>$68</td>
</tr>
<tr>
<td>Tier 3</td>
<td>20% off retail</td>
<td>20% off retail</td>
<td>20% off retail</td>
</tr>
<tr>
<td><strong>Contact Lens</strong></td>
<td></td>
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</tr>
<tr>
<td>Conventional</td>
<td>15% off retail</td>
<td>$0 copay, $120 allowance, 15% off balance over $120</td>
<td>$0 copay, $175 allowance, 15% off balance over $175</td>
</tr>
<tr>
<td>Disposable</td>
<td>Retail price</td>
<td>$0 copay, $120 allowance, plus balance over $120</td>
<td>$0 copay, $175 allowance, plus balance over $175</td>
</tr>
<tr>
<td><strong>Frequency</strong></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Exam</td>
<td>Once every 12 months</td>
<td>Once every 12 months</td>
<td>Once every 12 months</td>
</tr>
<tr>
<td>Lenses or Contact Lenses</td>
<td>Unlimited</td>
<td>Once every 24 months</td>
<td>Once every 12 months</td>
</tr>
<tr>
<td>Frames</td>
<td>Unlimited</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Your Vision Options
The importance of eye health

Regular eye care can have a life-changing impact on preserving the vision of millions of people.1

Approximately 12 million people 40 years and over in the United States have vision impairment.2

Myopia (near-sightedness) is a serious condition that can increase the risk of developing ocular diseases later in life.3

Of the estimated 93 million U.S. adults at high risk for vision loss, only half visited an eye doctor in the past 12 months.1

Vision care has broader benefits

With a comprehensive eye exam, it can be easier to detect serious eye and general health conditions sooner\(^1\)

Conditions such as:

- Diabetes
- High blood pressure
- High cholesterol
- Eye diseases like glaucoma and cataracts

Polycarbonate

• A type of specialized plastic lens
• Impact, scratch-resistant and durable
• Thinner, lighter and more durable than standard plastic lenses
• Provides 99% UV protection

Polycarbonate lenses are purchased by nearly 67% of EyeMed members*

High index

- A type of specialized plastic lens
- Super thin and more lightweight than polycarbonate
- Bends light more efficiently, so light travels faster through them
- Offers the same degree of visual correction using less material

Nearly 4% of EyeMed eyewear purchases include high index lenses*

Anti-reflection

- Greatly reduces reflections on lenses
- Helps improve night vision (and makes driving in the dark safer)
- Reduces headaches, blurred vision and watery eyes caused by eye strain
- **Best for:** all patients – but especially those who drive a lot at night, or those who work on a computer

Over 70% of EyeMed lens purchases include anti-reflection

Anti-reflective tiers reflect choice, technology and value, too

<table>
<thead>
<tr>
<th>Standard</th>
<th>Premium tier I</th>
<th>Premium tier II</th>
<th>Premium tier III</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reduces glare</td>
<td>Reduces glare</td>
<td>Reduces glare</td>
<td>Reduces glare (clearest vision)</td>
</tr>
<tr>
<td>Repels water</td>
<td>Repels water</td>
<td>Repels water</td>
<td>Repels dust (stays cleaner longer)</td>
</tr>
<tr>
<td>Resists smudges and scratches</td>
<td>Resists smudges and scratches</td>
<td>Resists smudges and scratches (and easier to clean)</td>
<td>Resists smudges and scratches (more resistant)</td>
</tr>
<tr>
<td>Comprehensive UV protection</td>
<td></td>
<td>Comprehensive UV protection</td>
<td>Optimal UV protection</td>
</tr>
<tr>
<td>Repels water (and easier to clean)</td>
<td>Repels water (and easier to clean)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Resists smudges and scratches (and easier to clean)</td>
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Digital (HD)

- Provides sharper vision, improved peripheral vision and increase clarity
- Causes colors to appear more defined
- Digitally made for accuracy
- Also referred to as high-definition lenses
- **Best for:** those with a complex prescription and progressive lens wearers
Common protective add-ons

Scratch coating
• Helps protect lenses from everyday surface damage
• Helps prolong the life of lenses

Ultraviolet coating
• Helps protect against harmful ultraviolet (UV) rays
• Reduces the amount of UV light that passes through the lens

Tint
• Permanent color in the lens – either for function or fashion
• Reduces the amount of visible light that enters the eye
Photochromic

- Lenses adapt to changing light conditions
- Helps block UV rays
- Filters blue light
- Virtually clear lenses indoors and at night
- **Best for:** anyone wanting the convenience of one pair of glasses that adapts to conditions

19% of EyeMed eyewear purchases include photochromic lenses*

Polarization

- Used in sunglasses to help eliminate glare and distracting reflected light
- Reduces squinting and eyestrain while helping fight eye fatigue and headaches
- **Best for:** everyone purchasing sunglasses – all patients of all ages

8% of EyeMed eyewear purchases include polarized lenses*

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Member Tools & Savings
EyeMed.com and Member Web

- View benefits and eligibility
- Download ID cards and EOBs
- Check claim status
- View wellness information
- Review LASIK information
- Access special offers
- View International Travel Solution support options
- Including Enhanced Provider Search tool
Our revamped EyeMed App brings fresh new features to help your employees get the most from their benefit.

Features:
• **NEW!** Savings summary
• **NEW!** Wellness interactives
• **UPDATED!** Provider Locator to find in-network eye doctors
• View benefits and eligibility
• Track claims
• Special offers to help members save more
• **ID** card at-a-shake
• Upcoming exam reminders
• Contact lens replacement reminders
• Facial Recognition, Touch ID and Apple Wallet for Apple users

1Consumer Healthcare Perceptions study, Ipsos Marketing and EyeMed, 2018
No surprises with benefit transparency

We put a focus on innovation with our **Know Before You Go** tool - an easy way for your employees to see their anticipated out-of-pocket costs upfront.

**Transparency Tool**
- Members choose from services that meets their needs
- Provides estimated out-of-pocket cost (if any) ahead of time by service and product

**Education**
- Tool includes simple & clear definitions of common product options and add-ons
- Makes understanding benefits even easier

**Customization**
- Estimated costs are based on your benefit design

*Excludes the following plans: reseller, exam-only, safety & VDT, global allowance and declining balance.*
Know Before You Go

Your selections:

- Eye exam with glasses ✓
- Basic frame ✓
- Single vision lens ✓
- Plastic ✓

Retail Price: $315

Vision plan savings: -$179.50

Estimated out-of-pocket cost: $135.50²

We’ve done the math, making it easy for members to anticipate their out-of-pocket costs.

¹Excludes the following plans: reseller, exam-only, safety & VDT, global allowance and declining balance.
²Illustrative example only

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Members-only special offers and discounts

Current sample offers include:²

Extra $50 off at LensCrafters in addition to your EyeMed benefits

$50 toward your purchase at Pearle Vision

Up to $150 off an annual supply of contact lenses at Target Optical

Extra 10% off

¹EyeMed Client Satisfaction Survey conducted by Walker, 2020. ²Sample special offers listed expire 12/31/2021. See offer for any exclusions. Discounts are not insured benefits.

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FINALLY, LET’S JUST TALK

Any questions?