



Hello, NCFlex
Nice to see you

What we'll discuss

1. Vision wellness
2. Common lens enhancements & materials
3. Member tools & savings



Vision Wellness

Your Vision Options

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

The importance of eye health

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

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

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

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

¹ "Keep an Eye on Your Vision Health," <https://www.cdc.gov/visionhealth/resources/features/keep-eye-on-vision-health.html>, 2020. ² "Fact Facts of Common Eye Disorders," <https://www.cdc.gov/visionhealth/basics/ced/fastfacts.htm>, 2020. ³ "Myopia Management," Optometrists Network, <https://www.optometrists.org/general-practice-optometry/myopia-management/>, June 2020.



Vision care has broader benefits

With a comprehensive eye exam, it can be easier to detect serious eye and general health conditions sooner¹

Conditions such as:

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

¹"20 Surprising Health Problems and Eye Exam Can Catch," <https://www.aao.org/eye-health/tips-prevention/surprising-health-conditions-eye-exam-detects>, 2020.

Confidential Notice: This document contains privileged information and is for the sole use of the intended recipient(s). Disclosure or distribution to and review or use by any unauthorized Luxottica EyeMed associate(s) and external parties is prohibited.





Common lens enhancements & materials

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*

*EyeMed book of business data, 2020.



Best for anyone with an active, sporty lifestyle (especially children)

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*

*EyeMed book of business data, 2020.



**Best for individuals with
a strong prescription,
who want a lighter,
thinner look**

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

*EyeMed book of business data, 2020.

Confidential Notice: This document contains privileged information and is for the sole use of the intended recipient(s). Disclosure or distribution to and review or use by any unauthorized Luxottica EyeMed associate(s) and external parties is prohibited.

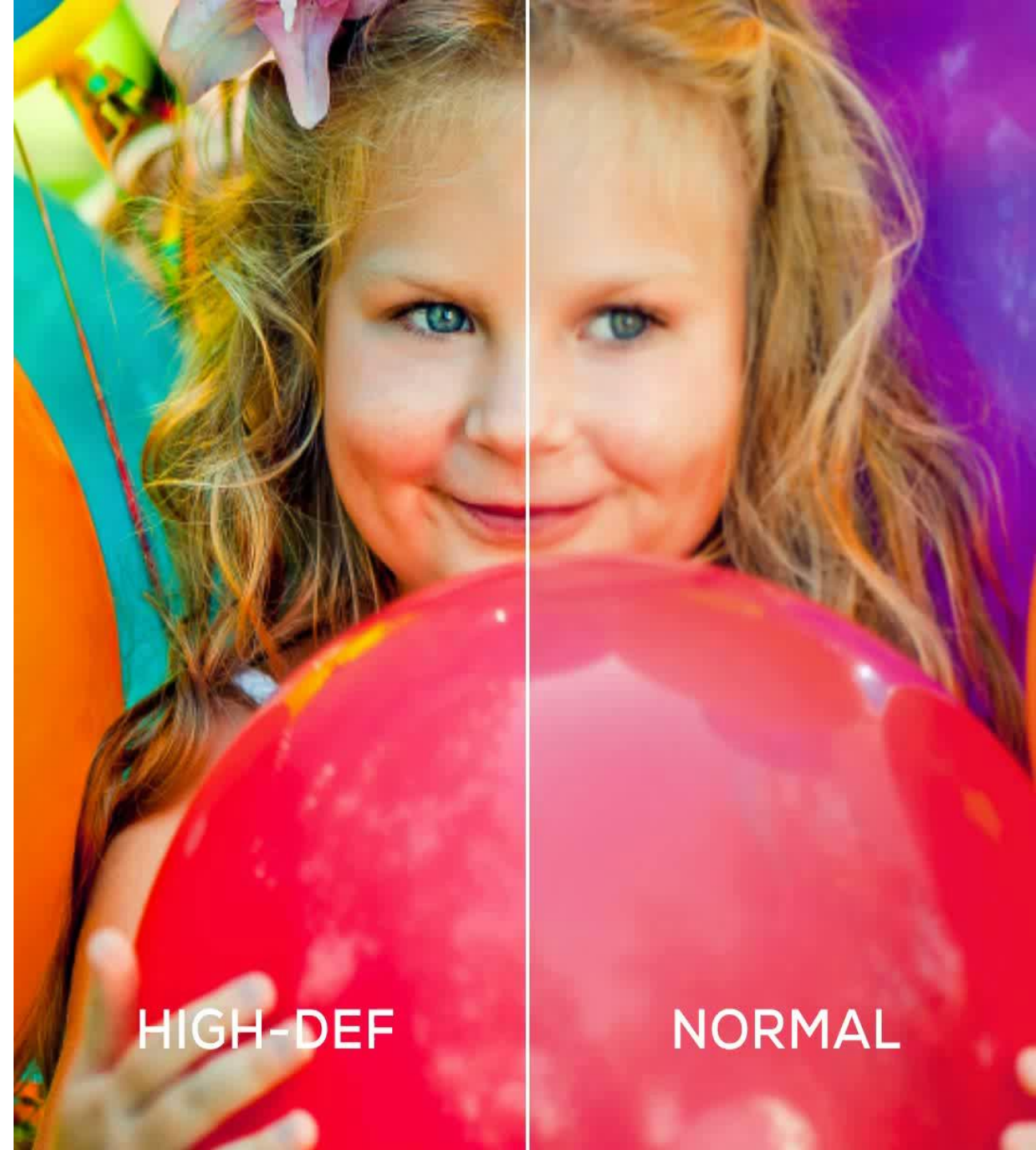


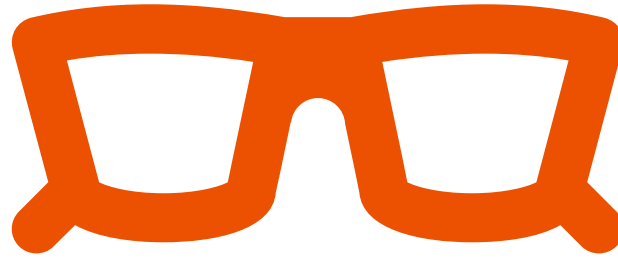
Anti-reflective tiers reflect choice, technology and value, too

			Reduces glare (clearest vision)
		Reduces glare	Repels dust (stays cleaner longer)
Reduces glare	Repels water	Repels water (and easier to clean)	Repels water (and easier to clean)
Repels water	Resists smudges and scratches	Resists smudges and scratches (and easier to clean)	Resists smudges and scratches (more resistant)
Resists smudges and scratches	Comprehensive UV protection	Comprehensive UV protection	Optimal UV protection
Standard	Premium tier I	Premium tier II	Premium tier III

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*

*EyeMed book of business data, 2020.

Confidential Notice: This document contains privileged information and is for the sole use of the intended recipient(s). Disclosure or distribution to and review or use by any unauthorized Luxottica EyeMed associate(s) and external parties is prohibited.



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*

*EyeMed book of business data, 2020.

Confidential Notice: This document contains privileged information and is for the sole use of the intended recipient(s). Disclosure or distribution to and review or use by any unauthorized Luxottica EyeMed associate(s) and external parties is prohibited.

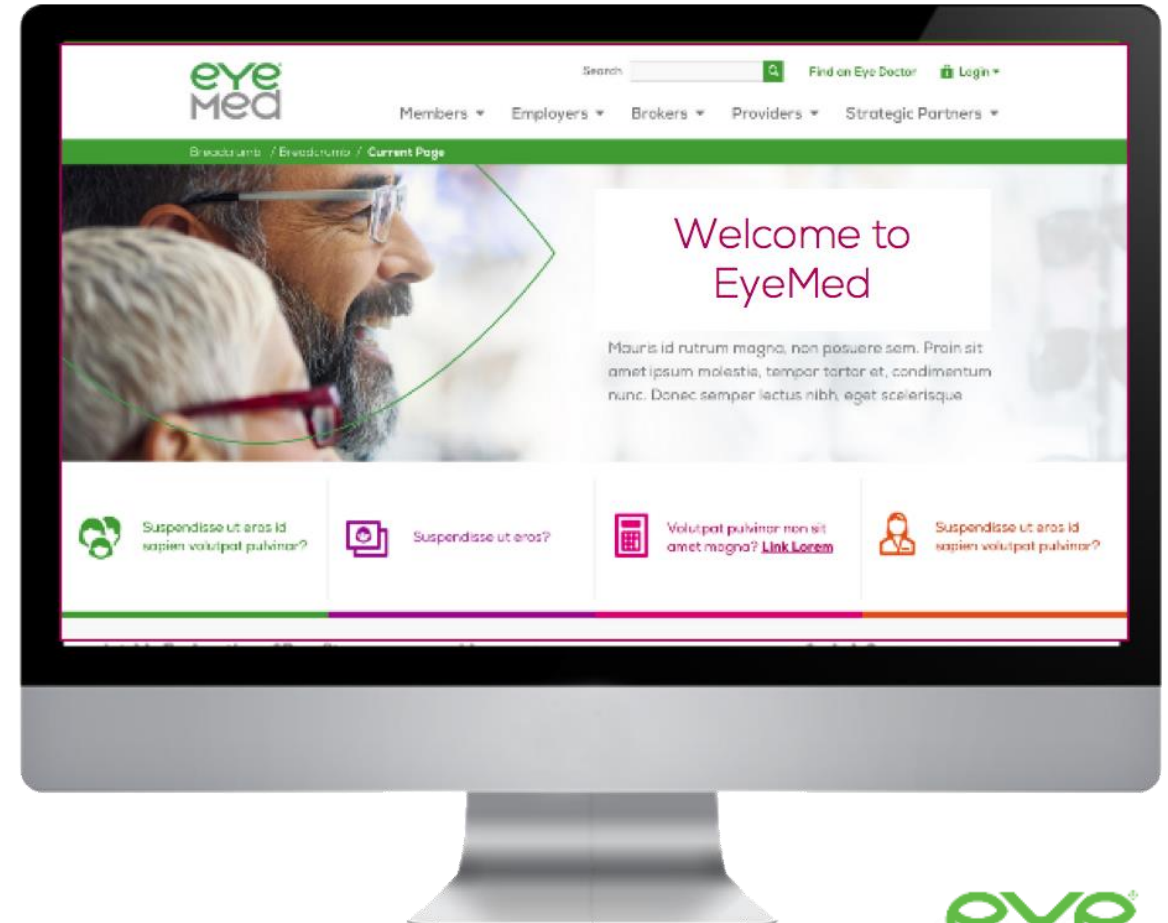




Member Tools & Savings

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

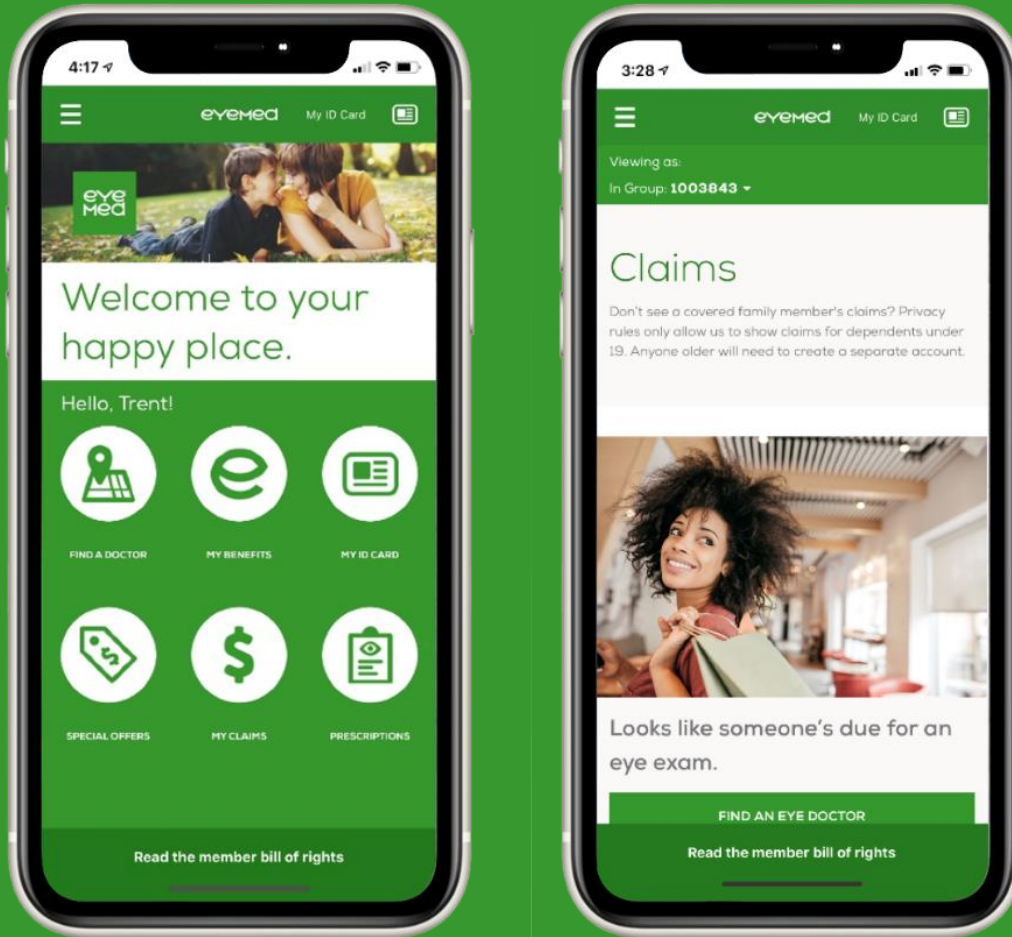


EyeMed App

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



Confidential Notice: This document contains privileged information and is for the sole use of the intended recipient(s). Disclosure or distribution to and review or use by any unauthorized Luxottica EyeMed associate(s) and external parties is prohibited.

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.



Confidential Notice: This document contains privileged information and is for the sole use of the intended recipient(s). Disclosure or distribution to and review or use by any unauthorized Luxottica EyeMed associate(s) and external parties is prohibited.

Know Before You Go¹

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

KNOW BEFORE YOU GO

Know Before You Go
out-of-pocket cost
estimator



EDUCATION TOOLS

The right options for you

Estimated out of pocket cost: \$135.50

What kind of lens will you require?

Single Vision Bifocal Standard No-Line Progressive Premium No-Line Progressive

Back Continue

We've done the math, and here's the good news.

You will have estimated savings of \$179.50 thanks to your Great Savings vision insurance!

Your selections:

- Eye Exam With glasses
- Basic Frame
- Single Vision
- Plastic

Retail Price:	\$315
Great Savings Vision Plan Savings:	-\$179.50
Estimated out of pocket cost:	\$135.50

There's so much more to your vision benefits than copays and coverage. With member-only savings and discounts, simplified paperwork, and access to a vast network of leading retailers and independent providers, you're in good hands.

In addition to your vision benefits, you can also grab extra discounts just for being a member:

- 40% off your second pair of complete prescription eyeglasses
- 40% off non-prescription sunglasses
- Reduced out-of-pocket on balances over your frame allowance
- Discount on balances over your conventional contact lens allowance
- Access to special offers and coupons that are automatically updated in your Member Portal account

Find an eye doctor and make your eye exam appointment online today!

Find a provider and
make an
appointment

CUSTOMIZED OUT-OF-POCKET COST

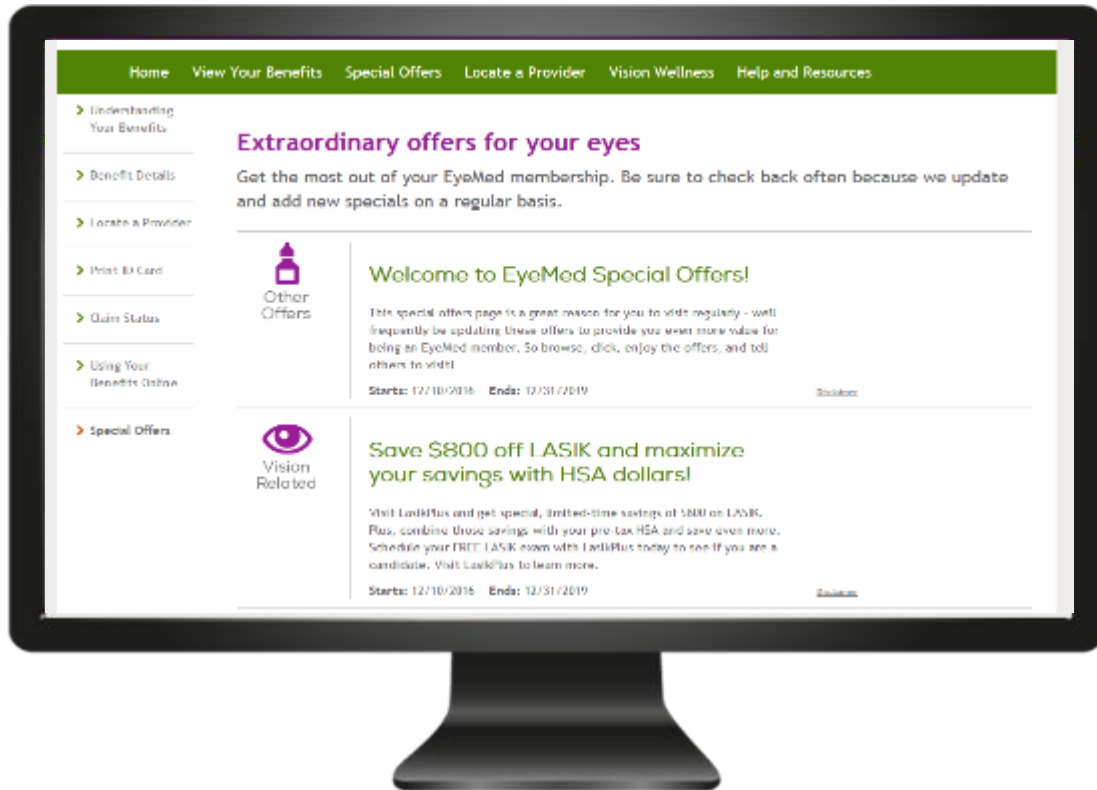
Disclaimer

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

²Illustrative example only

Confidential Notice: This document contains privileged information and is for the sole use of the intended recipient(s). Disclosure or distribution to and review or use by any unauthorized Luxottica EyeMed associate(s) and external parties is prohibited.

Members-only special offers and discounts



Current sample offers include:²

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

LENSCRAFTERS 

\$50 toward your purchase at Pearle Vision

PEARLE  VISION

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

 OPTICAL

Extra 10% off

contactsdirect

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.

Confidential Notice: This document contains privileged information and is for the sole use of the intended recipient(s). Disclosure or distribution to and review or use by any unauthorized Luxottica EyeMed associate(s) and external parties is prohibited.



FINALLY, LET'S JUST TALK

Any questions?