

Hello NCFlex

Vision benefits
for every set
of eyes

eyeMed



What we'll discuss

1. Review of NCFlex Vision Plan Options
2. Vision Wellness
3. Common lens enhancements & materials
4. Member tools & savings

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	\$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	\$0 copay, \$200 allowance, 20% off balance over \$200
Lens Single Vision & Bifocals Trifocals		\$50 \$100	\$0 copay \$0 copay	\$0 copay \$0 copay	\$0 copay \$0 copay
	Standard Progressives	\$135	\$50 copay	\$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	\$70 \$80 \$95 \$50 copay, 20% off retail less \$120 allowance
	Lens Options UV Treatment Tint – Solid or Gradient Scratch Coating – Standard 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	\$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	\$0 copay; \$120 allowance, 15% off balance over \$120 \$0 copay; \$120 allowance	\$0 copay; \$120 allowance, 15% off balance over \$120 \$0 copay; \$120 allowance
	Frequency Exam Lenses or Contact Lenses Frames	Once every calendar year Unlimited Unlimited	Once every calendar year Once every calendar year Once every other calendar year	Once every calendar year Once every calendar year Once every calendar year	Once every calendar year Once every calendar year Once every calendar year

Vision Claim Submission and Processing

Supporting you in the vision benefits journey from start to finish

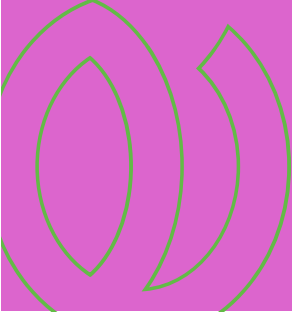
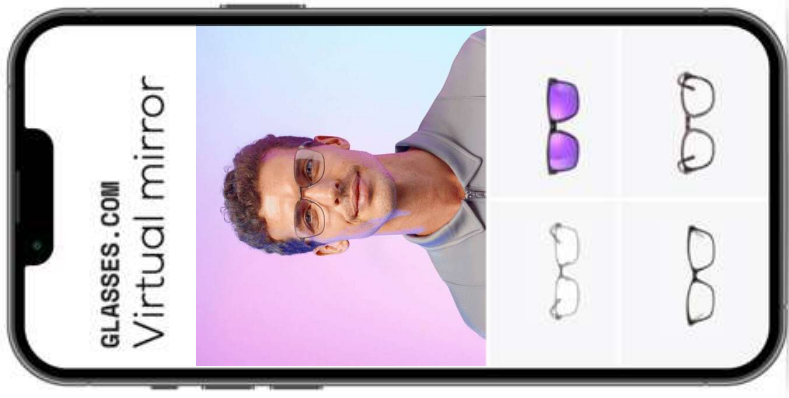
- When you visit an in-network provider, they will submit the vision claim on your behalf.
- If you visit a provider who is not part of the EyeMed network, and you're eligible to be reimbursed for vision care and services received out-of-network, you will need to submit an Out-of-Network Claim Form.
- We've made it easy to submit an OON claim with two easy-to-use options:
 1. Login to your Member Web account and use our automated, online OON form. This form will prep-populate your information so that all you have to do is select the vision care and services you received and upload a photo of your receipt.
 2. Download a copy of our OON form to complete and submit via mail.

The image displays two screenshots of the EyeMed vision claim submission process. The top screenshot shows the 'Online Claim Form' with a 'SUBMIT ONLINE' button and a photo of a person at a desk. The bottom screenshot shows the 'Out-of-Network Claim Submission' form, which includes a 'By mail' option and a 'DOWNLOAD THE FORM' button. The form itself is a detailed document with sections for 'Patient', 'Provider', 'Service', and 'Receipt', each with various fields for information entry. A note at the bottom of the form states: 'Online not your thing? No worries, you can print the claim form and mail it in. Fill in your details and mail it back to us for processing.'

4 | 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.

Online In Network

- One of the largest online collections —
- Insurance benefits applied in cart — no paperwork or claims
- Virtual try-on and Frame Advisor tools
- Easy prescription verification — just snap a pic and send
- Shop online with in-store adjustments
- Free shipping and return



LENSCRAFTERS®

OPTICAL®

contactsdirect

GLASSES.COM

Ray-Ban®

OAKLEY®

COSTA

Confidential Notice: This document contains proprietary 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.

A few more benefit basics

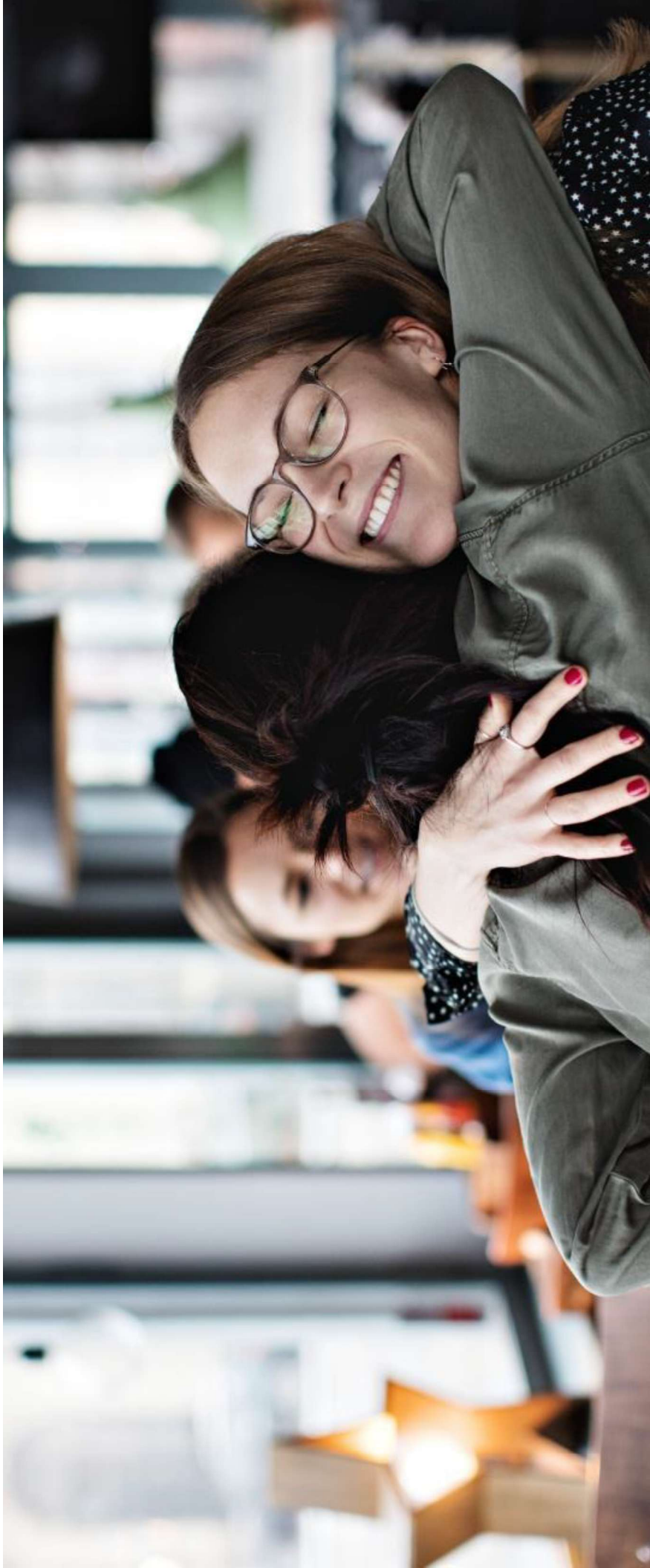
Your frequency is based on: calendar year

So, if you receive an exam today, you are eligible again January 1st from today's date of service.

Contacts are in lieu of lenses only

That means you are entitled to a full pair of glasses (frame & lenses) OR contacts and frames (you would then receive a 20% discount on your lenses).





Vision Wellness

Positive impacts start with a routine eye exam

Vision conditions and diseases that can be spotted with an exam:

- Myopia (nearsightedness)
- Hyperopia (farsightedness)
- Presbyopia
- Astigmatism
- Glaucoma
- Cataracts
- Diabetic retinopathy
- Macular degeneration

General health conditions that can also be detected:

- Diabetes
- High blood pressure
- High cholesterol
- And more

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.

Diabetic retinopathy*

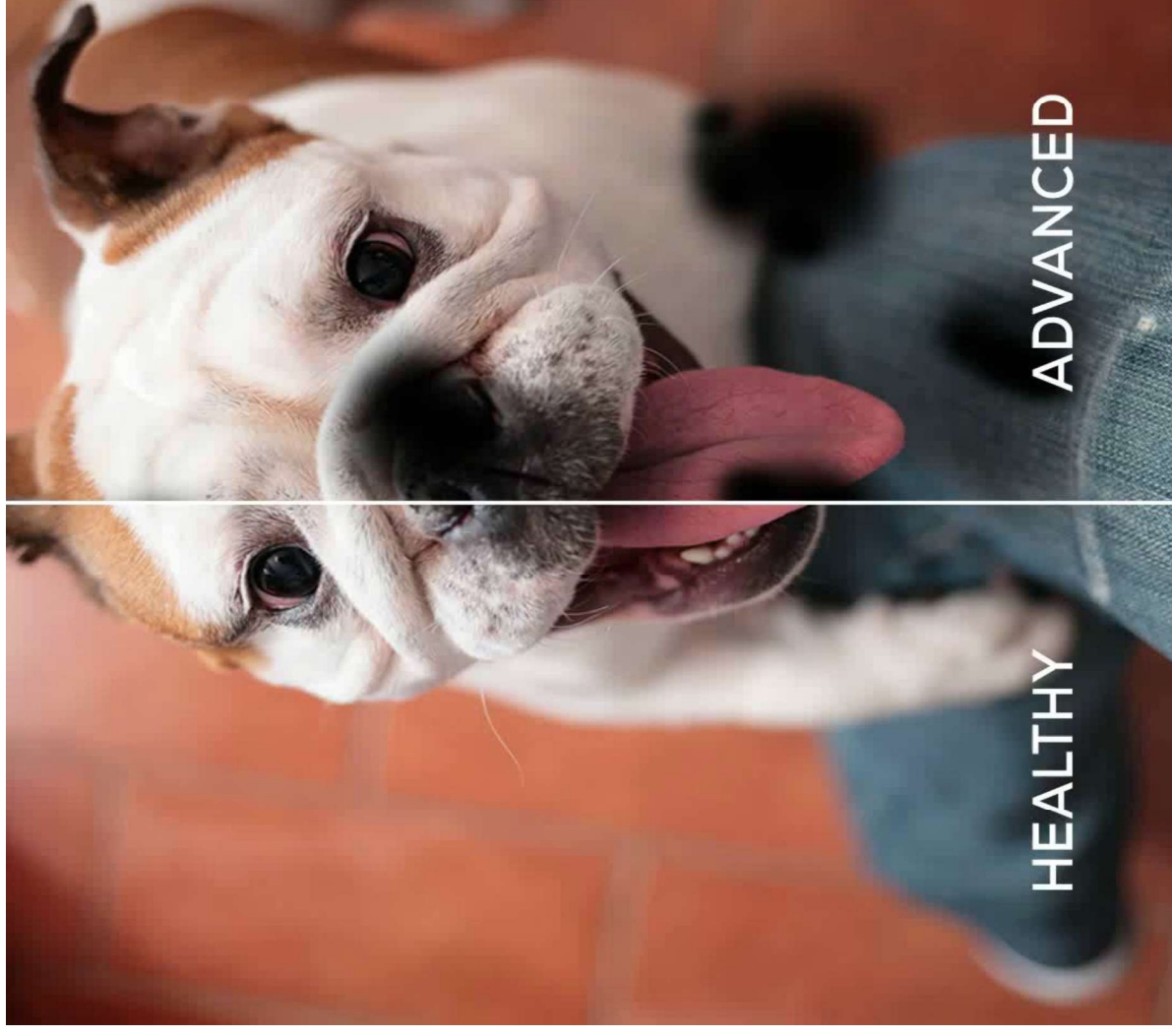
- Occurs in diabetics when changes in the blood vessels of the retina either:
 - Swell or leak fluid
 - Cause new blood vessels to grow on the surface
- Often goes undiagnosed until it's too late because initial symptoms are hard to detect

Symptoms may include:

- Floaters or blurriness
- Dark areas of vision
- Difficulty perceiving colors

*This should not be considered medical advice. Please consult a doctor.

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.



Macular degeneration*

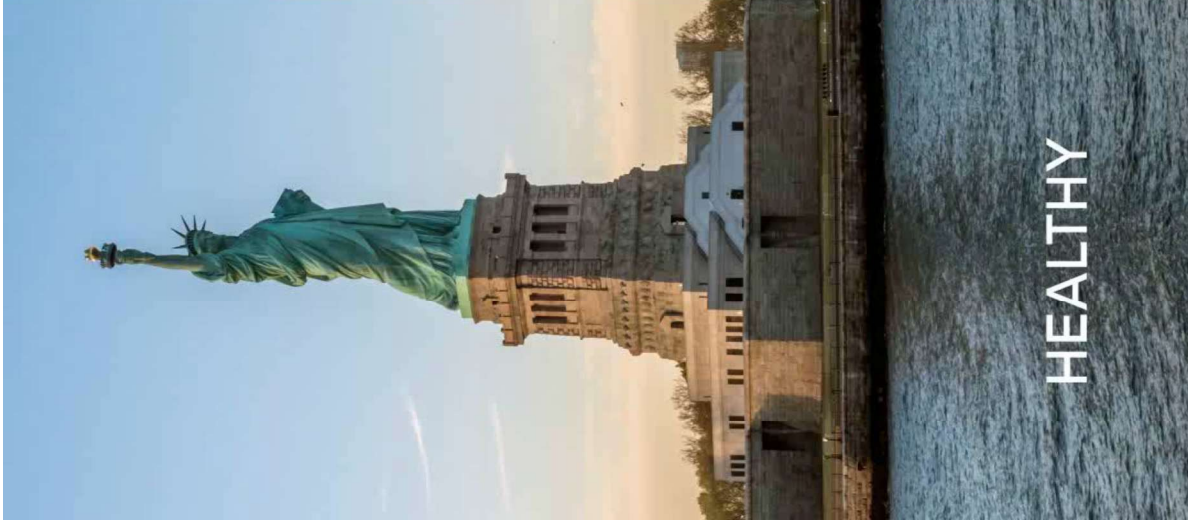
- Leading cause of vision loss in the U.S.¹
- Occurs when the central portion of the retina deteriorates
- Often detected during an eye exam before changes in vision even occur

Symptoms may include:

- Distorted or wavy vision
- Gradual loss of color vision or decreased color brightness
- Blurry or blind spots in the center of your field of vision
- Vision haziness

¹American Macular Degeneration Foundation, 2019. <https://www.macular.org/what-macular-degeneration>. *This should not be considered medical advice. Please consult a doctor.

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.



HEALTHY

ADVANCED

Glaucoma*

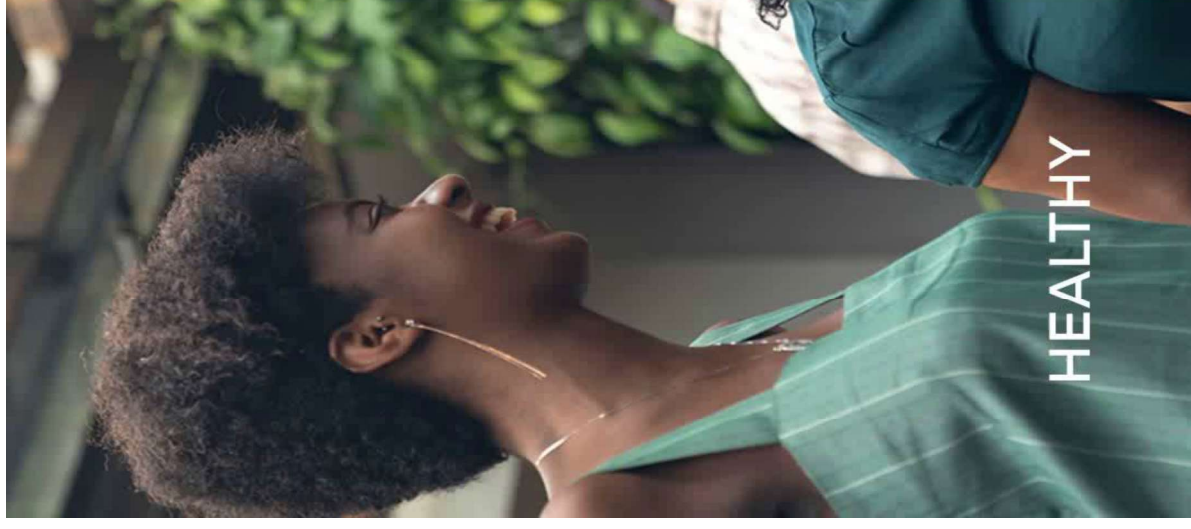
- Group of eye conditions resulting in optic nerve damage that may cause vision loss
- Can damage vision so gradually there may not be any perceived loss of vision until it's at an advanced stage
- If detected and treated early, it can be slowed or stopped

Symptoms may include:

- Severe eye pain
- Nausea and vomiting
- Sudden vision problems
- Reddening of the eye

*This should not be considered medical advice. Please consult a doctor.

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.



Cataracts*

- Cloud the normally clear lenses of the eye - making it seem like you're looking through a foggy window
- Typically age-related and develop slowly (and only interferes with vision gradually)

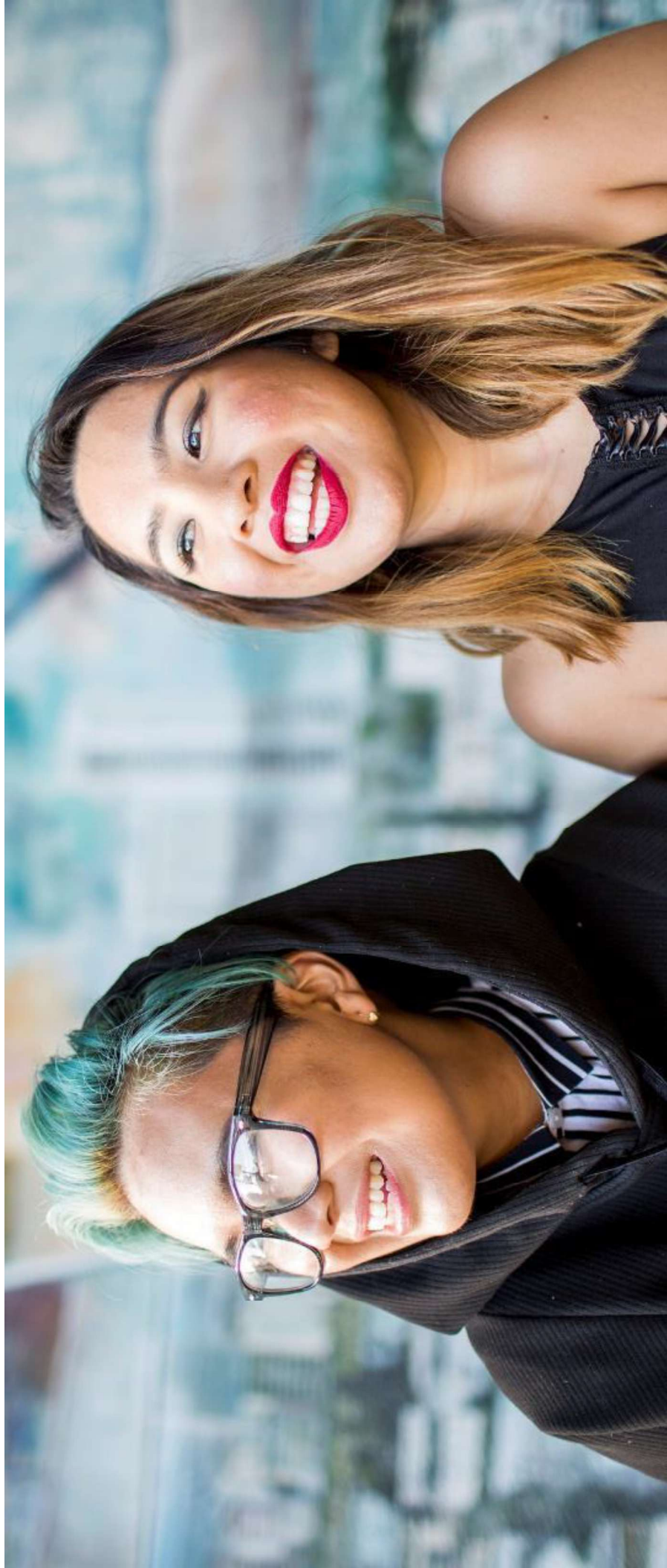
Symptoms may include:

- Clouded or blurred vision
- Sensitivity to light and glare
- Fading or yellowing of colors
- Frequent changes in eyeglass prescription
- Increasing difficulty with vision at night

*This should not be considered medical advice. Please consult a doctor.

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



Confidential Notice: This document contains proprietary 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.

There's a progressive lens for every budget

Example tiers ¹	Model	Features	Level of customization ²	Cost
Standard		• Reduces glare • Repels water • Traditionally processed		\$
Premium tier 1		• Softer design • More reading comfort • Traditionally processed		\$-\$\$\$
Premium tier II		• Increased adaptation • Moderate cost • Traditionally processed		\$\$
Premium tier III		• Improved adaptation • Increased clarity at a distance • Digitally processed		\$\$\$-\$\$\$\$
Premium tier IV		• Sharpest level of vision based on design and personal measurements • Digitally processed		\$\$\$\$

¹If you have EyeMed benefits, your employer might offer different tiers of progressive lenses as part of your vision benefits. ²Costs may vary based on features and levels of customization.

Confidential Notice: This document contains proprietary 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.

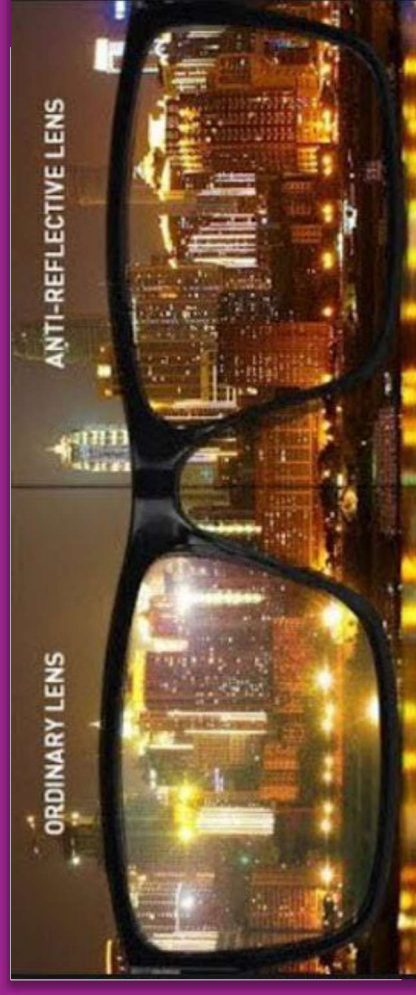
Lens Add-ons

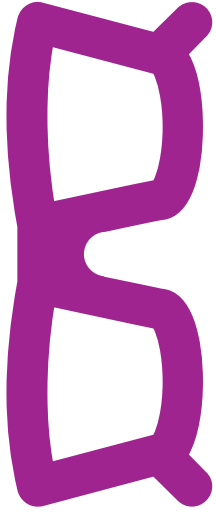
Polarization:
reduces glare, ideal for
water/snow driving

Photochromic lenses:
lenses that darken in sunlight
(e.g., Transitions)

Tinted lenses:
aesthetic and comfort preferences

Anti-reflective coatings





Common protective add-ons

Scratch coating

- Helps protect lenses from everyday surface damage
- Helps prolong the life of lenses

Tint

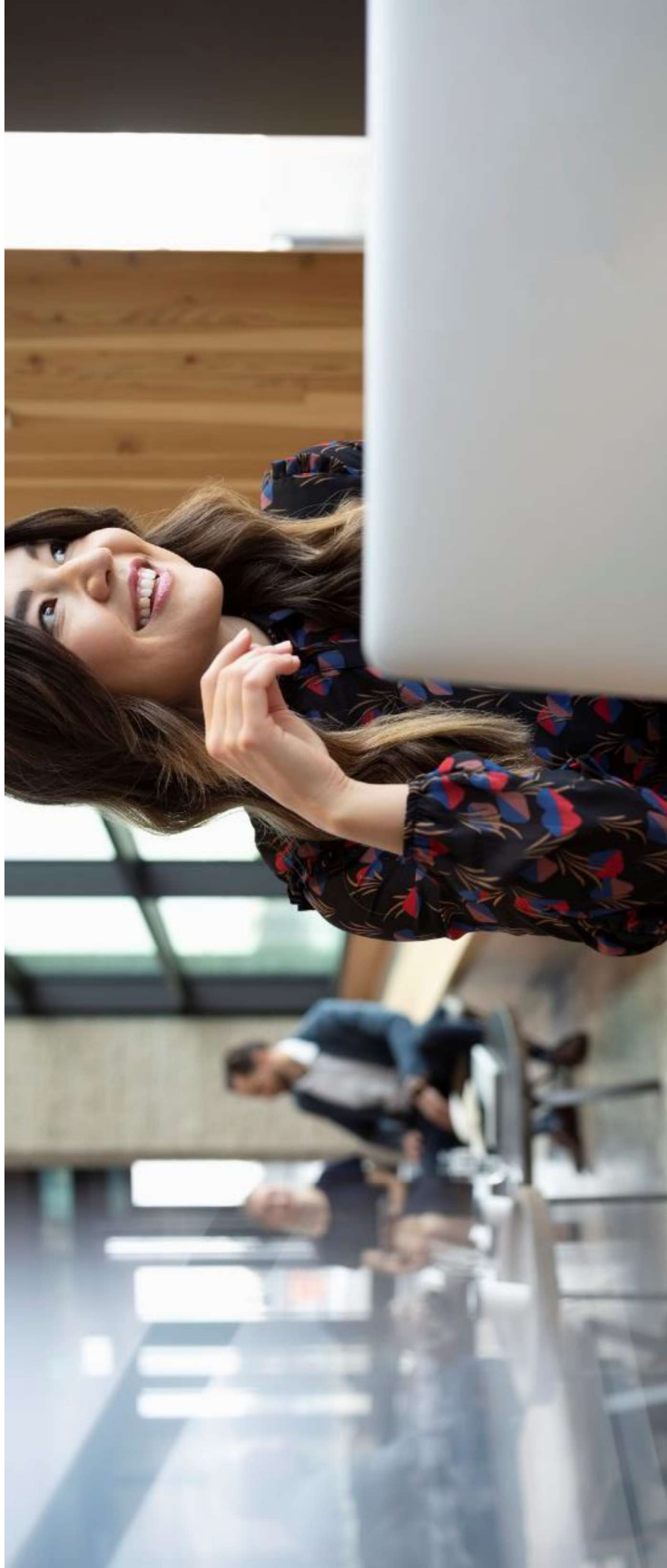
- Permanent color in the lens – either for function or fashion
- Reduces the amount of visible light that enters the eye

Ultraviolet coating

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

Polycarbonate

- Impact, scratch-resistant and durable
- Thinner, lighter and more durable than standard plastic lenses
- Provides 99% UV protection



Member Tools & Savings

MEMBER WEB

eyemedvisioncare.com/ncflex

- 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

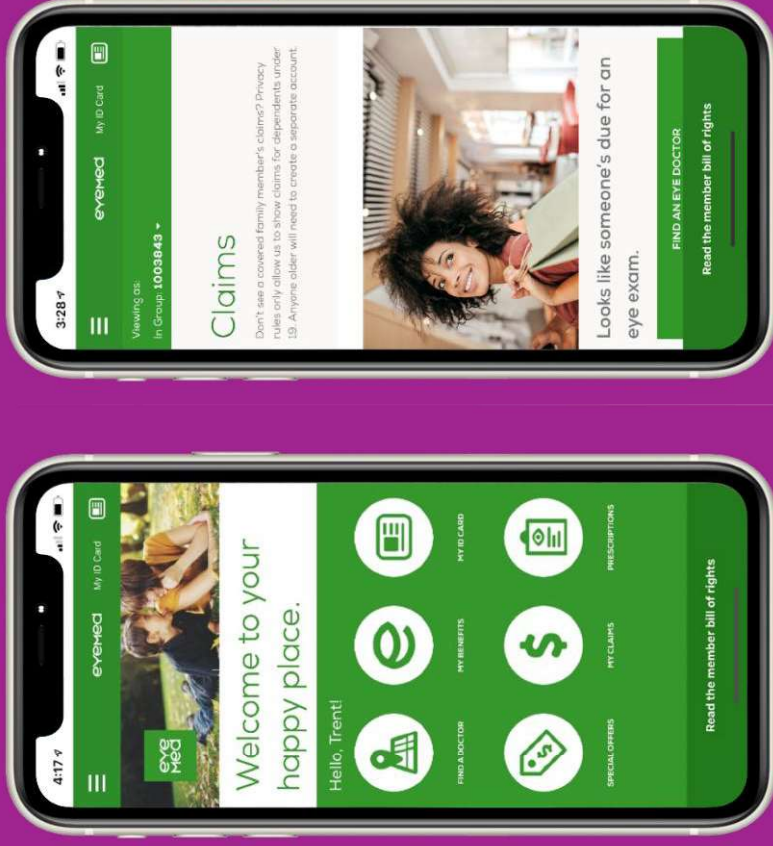


EyeMed App

Our revamped EyeMed App brings fresh new features to help your employees get the most from their benefit.

Features:

- Savings summary
- Wellness interactives
- 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
- Connect Ride Share platforms
- 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.

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
- Review applicable special offers

* 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

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

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.

[illegible]

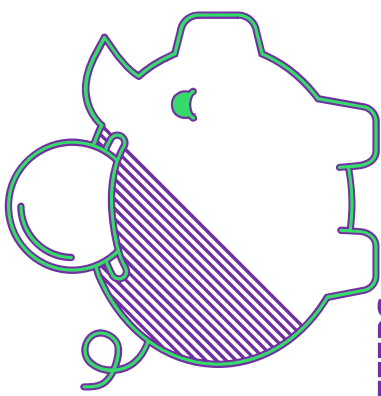
EVERYDAY SAVINGS

- LasikPlus®: \$1000 off LASIK
- Discounted, set pricing on hearing aids with Amplifon — up to 66% savings²
- 40% off additional pairs of glasses
- 20% off non-covered items
- Low fixed pricing for blue-light filtration lens
- 20% off any remaining frame balance

Our Special Offers page lists all members-only discounts¹

¹Please see Special Offers on Member Web for details. Offer can be combined with vision insurance benefits but cannot be combined with other offers. Offers not valid in the State of Texas. Discounts are in-network only and are not insured benefits. May not be available on all plans. Confirm if offered by your provider. Listed offers expire 12/31/2024. See offer for exclusions. ²Average EyeMed member savings off manufacturer's suggested retail price as of 2020 through Amplifon Hearing. Prices differ based on hearing aid model purchased. Your actual savings may vary. ³Rotating offers are not an insured benefit. Please see Special Offers on Member Web for details. ⁴Offer can be combined with vision insurance benefits but cannot be combined with other offers. Offers are not valid in the State of Texas. ⁵Discounts are in-network only and are not insured benefits. May not be available on all plans. Confirm if offered by your provider. Listed offers expire 12/31/2025. See offer for exclusions.

Confidential Notice: This document contains proprietary 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.



SAMPLE ROTATING SPECIAL OFFERS

GET **\$40** GLASSES.COM
off Transitions or Polarized
lenses at Glasses.com*

USE UP TO
\$1,000
toward LASIK at LasikPlus®, TLC Laser Eye
Centers and The LASIK Vision Institute***
Call 1-800-998-4221 or visit eyemedlasik.com

LasikPlus® **TLC**
LASIK Vision Institute Laser Eye Centers



Schedule your eye exam today!

How to locate a provider:



Use the Provider Locator
at eyemedvisioncare.com/ncflex



Download and use the EyeMed Members App
(available in the App Store or Google Play)

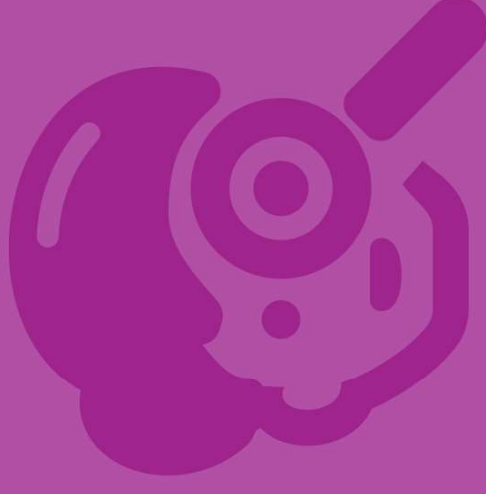


Call our call center 866-248-1939

M-F: 7:30am-11pm EST

Sat: 8am-11pm EST

Sun: 11am-8pm EST





FINALLY, LET'S JUST TALK

Any questions?