Vision benefits for every set of eyes
What we’ll discuss

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

<table>
<thead>
<tr>
<th>Exam services</th>
<th>Core</th>
<th>Basic</th>
<th>Enhanced</th>
</tr>
</thead>
<tbody>
<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>Frame</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>
</tr>
<tr>
<td>Lens</td>
<td>Single Vision &amp; Bifocals</td>
<td>$0 copay</td>
<td>$0 copay</td>
</tr>
<tr>
<td>Trifocals</td>
<td>$50</td>
<td>$0 copay</td>
<td>$0 copay</td>
</tr>
<tr>
<td>Standard Progressives</td>
<td>$135</td>
<td>$50 copay</td>
<td>$50 copay</td>
</tr>
<tr>
<td>Premium Progressives</td>
<td>Tier 1 20% off retail</td>
<td>$70</td>
<td>$70</td>
</tr>
<tr>
<td></td>
<td>Tier 2</td>
<td>$80</td>
<td>$80</td>
</tr>
<tr>
<td></td>
<td>Tier 3</td>
<td>$95</td>
<td>$95</td>
</tr>
<tr>
<td></td>
<td>Tier 4</td>
<td>$50 copay, 20% off retail less $120 allowance</td>
<td>$50 copay, 20% off retail less $120 allowance</td>
</tr>
<tr>
<td>Lens Options</td>
<td>UV Treatment</td>
<td>$15</td>
<td>$15</td>
</tr>
<tr>
<td></td>
<td>Tint – Solid or Gradient</td>
<td>$15</td>
<td>$15</td>
</tr>
<tr>
<td></td>
<td>Scratch Coating – Standard Plastic</td>
<td>$15</td>
<td>$15</td>
</tr>
<tr>
<td></td>
<td>Polycarbonate – Standard</td>
<td>$13</td>
<td>$13</td>
</tr>
<tr>
<td></td>
<td>Anti-Reflective Coating – Standard</td>
<td>$40</td>
<td>$40</td>
</tr>
<tr>
<td></td>
<td>Anti-Reflective Coating – Premium</td>
<td>$45</td>
<td>$45</td>
</tr>
<tr>
<td></td>
<td>Tier 1 20% off retail</td>
<td>$57</td>
<td>$57</td>
</tr>
<tr>
<td></td>
<td>Tier 2 20% off retail</td>
<td>$68</td>
<td>$68</td>
</tr>
<tr>
<td></td>
<td>Tier 3 20% off retail</td>
<td>20% off retail</td>
<td>20% off retail</td>
</tr>
<tr>
<td>Contact Lens</td>
<td>Conventional</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></td>
<td>Disposable</td>
<td>$0 copay, $120 allowance</td>
<td>$0 copay, $175 allowance</td>
</tr>
<tr>
<td>Frequency</td>
<td>Exam</td>
<td>Once every 12 months</td>
<td>Once every 12 months</td>
</tr>
<tr>
<td></td>
<td>Lenses or Contact Lenses</td>
<td>Unlimited</td>
<td>Unlimited</td>
</tr>
<tr>
<td></td>
<td>Frames</td>
<td>Once every 24 months</td>
<td>Once every 12 months</td>
</tr>
<tr>
<td></td>
<td>Frames</td>
<td>Once every 12 months</td>
<td>Once every 12 months</td>
</tr>
</tbody>
</table>
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).
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
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.
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

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

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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.
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
Common lens enhancements & materials
There’s a progressive lens for every budget

<table>
<thead>
<tr>
<th>Example tiers¹</th>
<th>Model</th>
<th>Features</th>
<th>Level of customization²</th>
<th>Cost</th>
</tr>
</thead>
</table>
| Standard       | ![Car](image) | • Reduces glare  
• Repels water  
• Traditionally processed | ![Circle](image) | $ |
| Premium tier 1 | ![Car](image) | • Softer design  
• More reading comfort  
• Traditionally processed | ![Pie chart](image) | $-$-$|
| Premium tier II| ![Car](image) | • Increased adaptation  
• Moderate cost  
• Traditionally processed | ![Pie chart](image) | $$ |
| Premium tier III| ![Car](image) | • Improved adaptation  
• Increased clarity at a distance  
• Digitally processed | ![Pie chart](image) | $$-$$$$ |
| Premium tier IV| ![Car](image) | • Sharpest level of vision based on design and personal measurements  
• Digitally processed | ![Pie chart](image) | $$$$ |

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.

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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*

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 (and easier to clean)</td>
<td>Repels water (and cleaner longer)</td>
<td>Repels dust (stays cleaner longer)</td>
</tr>
<tr>
<td>Resists smudges and scratches</td>
<td>Resists smudges and scratches (and easier to clean)</td>
<td>Resists smudges and scratches</td>
<td>Resists smudges and scratches (more resistant)</td>
</tr>
<tr>
<td>Comprehensive UV protection</td>
<td>Comprehensive UV protection</td>
<td></td>
<td>Optimal UV protection</td>
</tr>
</tbody>
</table>

- Reduces glare
- Repels water
- Resists smudges and scratches
- Comprehensive UV protection

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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*

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
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
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.
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:** $135.50

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

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

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Updated special offers for 2023

Rotating offers currently include:¹

- LensCrafters®: Extra $50 off a complete pair purchase
- Target Optical®: $25 off everyday low prices
- contactsdirect.com: Save 10%²
- Glasses.com: Get up to $50 off any pair of designer sunglasses
- LasikPlus®: $800 off LASIK²

Additional discounts for even more savings³

- 40% off additional pairs of glasses
- Discounted, set pricing on hearing aids with Amplifon — up to 64% savings, an extended warranty & free batteries⁴
- 20% off any remaining frame balance
- Up to $50 off premium, non-prescription sunglasses at Sunglass Hut
- 20% off non-covered items
- Low fixed pricing for blue light filtration lens coating

Offers are stackable!

1 Please see Special Offers on Member Web for details. 2 Offer cannot be combined with vision benefits. 3 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 12/31/2022. See offer for exclusions. 4 Average 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.
FINALLY, LET’S JUST TALK

Any questions?