

Hello NCFlex

Vision benefits  
for every set  
of eyes

eye  
Med



# 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
<b>Exam services</b> 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
<b>Frame</b>	35% off retail price	\$0 copay, \$125 allowance, 20% off balance over \$125	\$0 copay, \$200 allowance, 20% off balance over \$200
<b>Lens</b> Single Vision & Bifocals Trifocals	\$50 \$100	\$0 copay \$0 copay	\$0 copay \$0 copay
<b>Standard Progressives</b>	\$135	\$50 copay	\$50 copay
<b>Premium Progressives</b> 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
<b>Lens Options</b> 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
<b>Contact Lens</b> Conventional Disposable	15% off retail Retail price	\$0 copay; \$120 allowance, 15% off balance over \$120 \$0 copay; \$120 allowance	\$0 copay; \$175 allowance, 15% off balance over \$175 \$0 copay; \$175 allowance
<b>Frequency</b> 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

# 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

# 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.

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HEALTHY

ADVANCED



# Macular degeneration\*

- Leading cause of vision loss in the U.S.<sup>1</sup>
- 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

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

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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

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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

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# Schedule your eye exam today!

## How to locate a provider:



Use the Provider Locator  
at [eyemedvisioncare.com/ncflex](https://eyemedvisioncare.com/ncflex)

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

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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

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# There's a progressive lens for every budget

Example tiers <sup>1</sup>	Model	Features	Level of customization <sup>2</sup>	Cost
Standard		<ul style="list-style-type: none"> <li>Reduces glare</li> <li>Repels water</li> <li>Traditionally processed</li> </ul>		\$
Premium tier 1		<ul style="list-style-type: none"> <li>Softer design</li> <li>More reading comfort</li> <li>Traditionally processed</li> </ul>		\$-\$\$\$
Premium tier II		<ul style="list-style-type: none"> <li>Increased adaptation</li> <li>Moderate cost</li> <li>Traditionally processed</li> </ul>		\$\$
Premium tier III		<ul style="list-style-type: none"> <li>Improved adaptation</li> <li>Increased clarity at a distance</li> <li>Digitally processed</li> </ul>		\$\$-\$\$\$\$
Premium tier IV		<ul style="list-style-type: none"> <li>Sharpest level of vision based on design and personal measurements</li> <li>Digitally processed</li> </ul>		\$\$\$\$

<sup>1</sup>If you have EyeMed benefits, your employer might offer different tiers of progressive lenses as part of your vision benefits. <sup>2</sup>Costs 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\*

\*EyeMed book of business data, 2020.



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



# 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

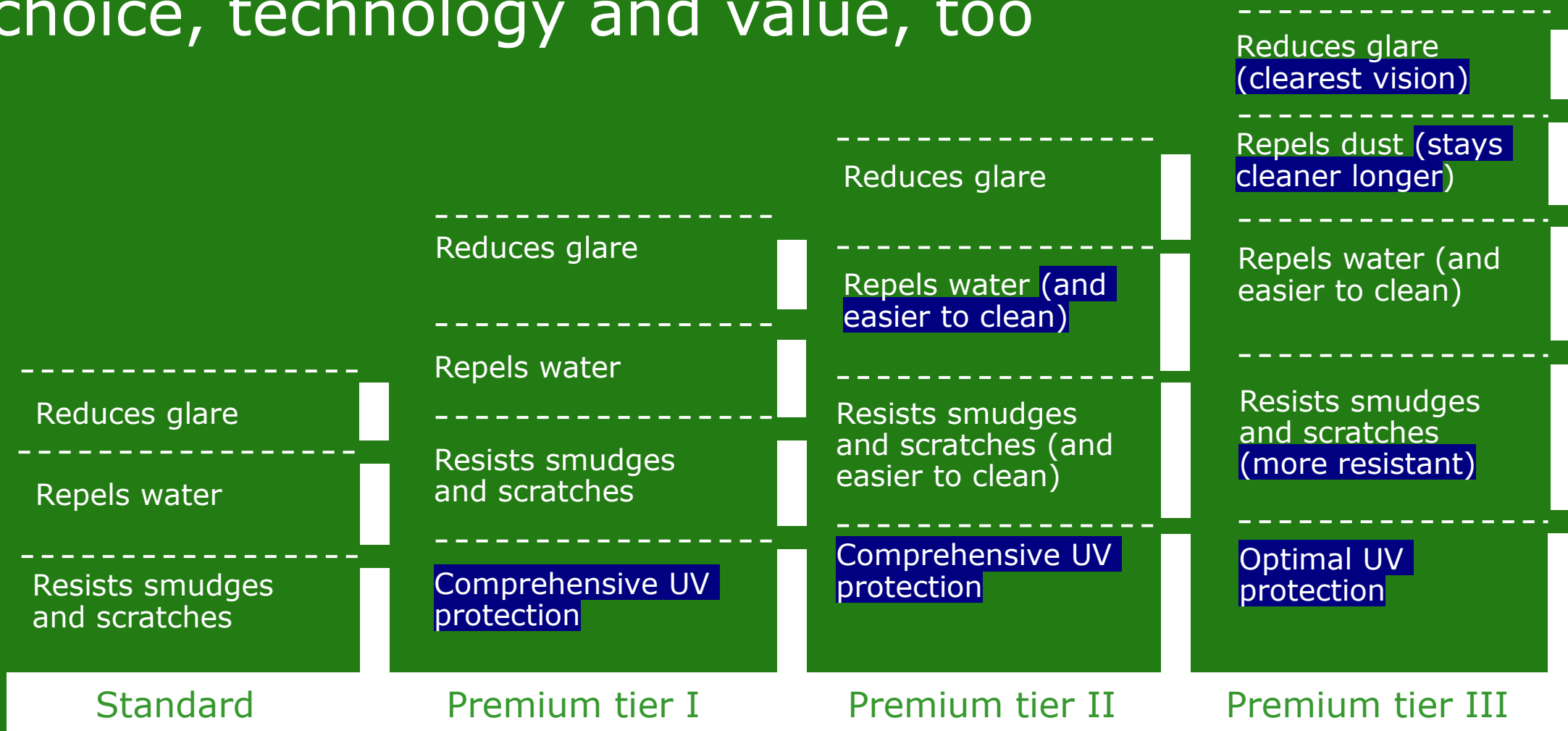
Over 70% of EyeMed lens purchases include anti-reflection\*

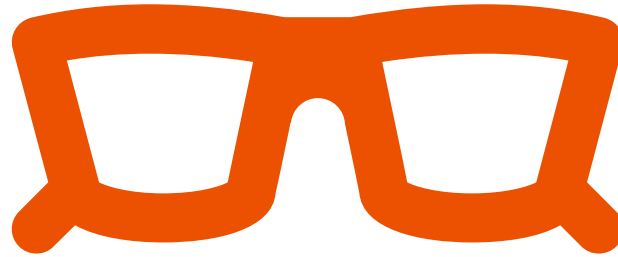
\*EyeMed book of business data, 2020.

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





## 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.

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# 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.

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# Member Tools & Savings



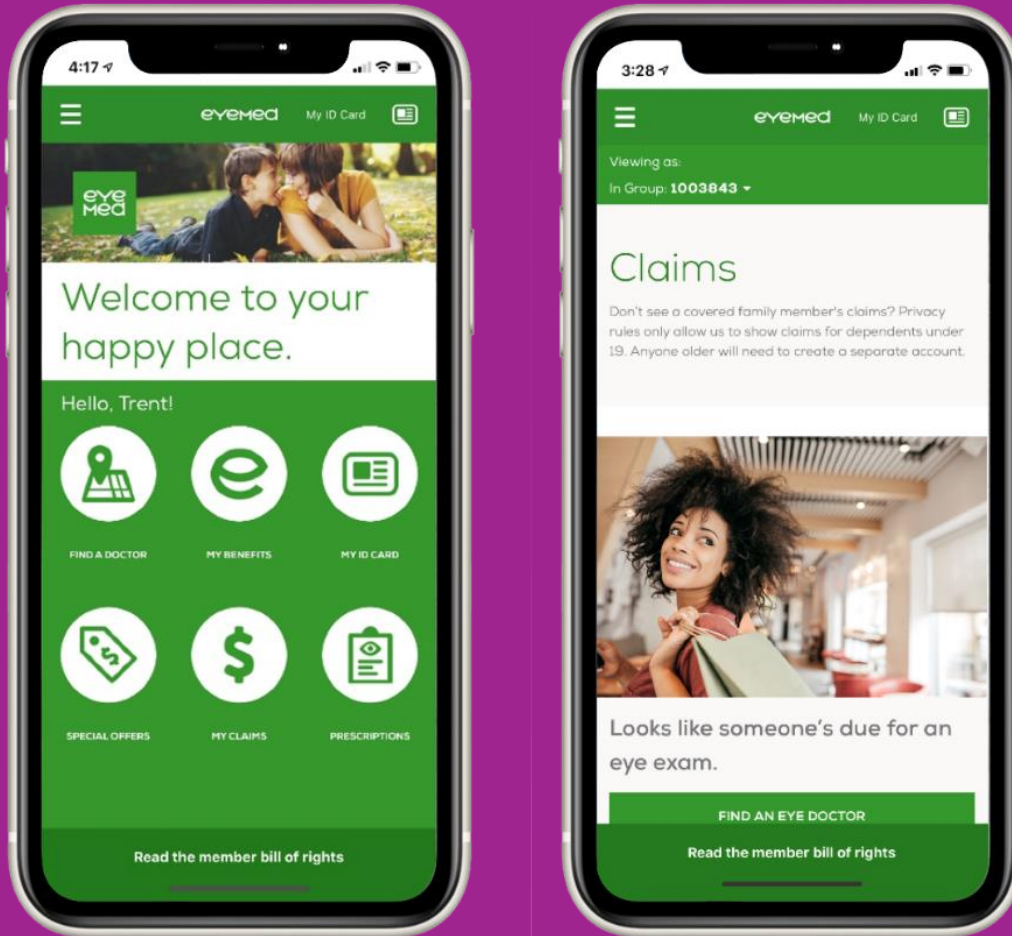
# MEMBER WEB

## 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
- 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.



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# Know Before You Go<sup>1</sup>

## 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<sup>2</sup>**

## 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

What kind of lens will you require?

- Single Vision
- Used Offsets
- 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
<b>Estimated out of pocket cost:</b>	<b>\$135.50</b>

There's so much more to your vision benefits than costs and coverage. With members-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 contact 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 always 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

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

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

<sup>2</sup>Illustrative example only

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# Updated special offers for 2024

## Rotating offers currently include:<sup>1</sup>

- LensCrafters®: Extra \$100 off a complete pair purchase
- Pearle Vision: Extra \$100 off purchase of progressive eyeglasses
- Target Optical®: \$25 off everyday low prices
- contactsdirect.com: Save 10%<sup>2</sup>
- LasikPlus®: \$800 off LASIK<sup>2</sup>



## Every day discounts

- 40% off additional pairs of glasses
- Discounted, set pricing on hearing aids with Amplifon - up to 64% savings<sup>3</sup>
- 20% off any remaining frame balance
- 20% off noncovered items
- 15% off LASIK or 5% off promotional pricing
- Low fixed pricing for blue light-filtration lens coating
- Discounts through eyeRewards member program

<sup>1</sup> Please see Special Offers on Member Web for details. <sup>2</sup> Offer cannot be combined with vision benefits. <sup>3</sup> 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. <sup>4</sup> 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.

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FINALLY, LET'S JUST TALK

Any questions?