

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
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	\$0 copay; \$175 allowance, 15% off balance over \$175 \$0 copay; \$175 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

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' page, which includes a green eye icon, the title 'Online Claim Form', and a green 'SUBMIT ONLINE' button. The bottom screenshot shows the 'Out-of-Network Claim Submission' form, which is a detailed form with sections for Patient information (Name, Member ID, Group ID, Group name, Birth date, Address), Service information (Type, Description, Date, Amount, Service date), and a section for the provider (Name, Address, City, State, Zip, Phone). The form also includes a section for the member's contact information (Email, Phone). To the right of the form, there is a section titled 'By mail' with a green download icon and a green 'DOWNLOAD THE FORM' button. The background of the page is a light purple color.

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

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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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.



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



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

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.

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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*

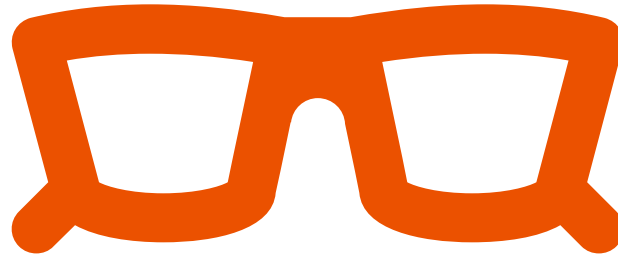
*EyeMed book of business data, 2020.

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

			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



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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POLARIZED



NORMAL

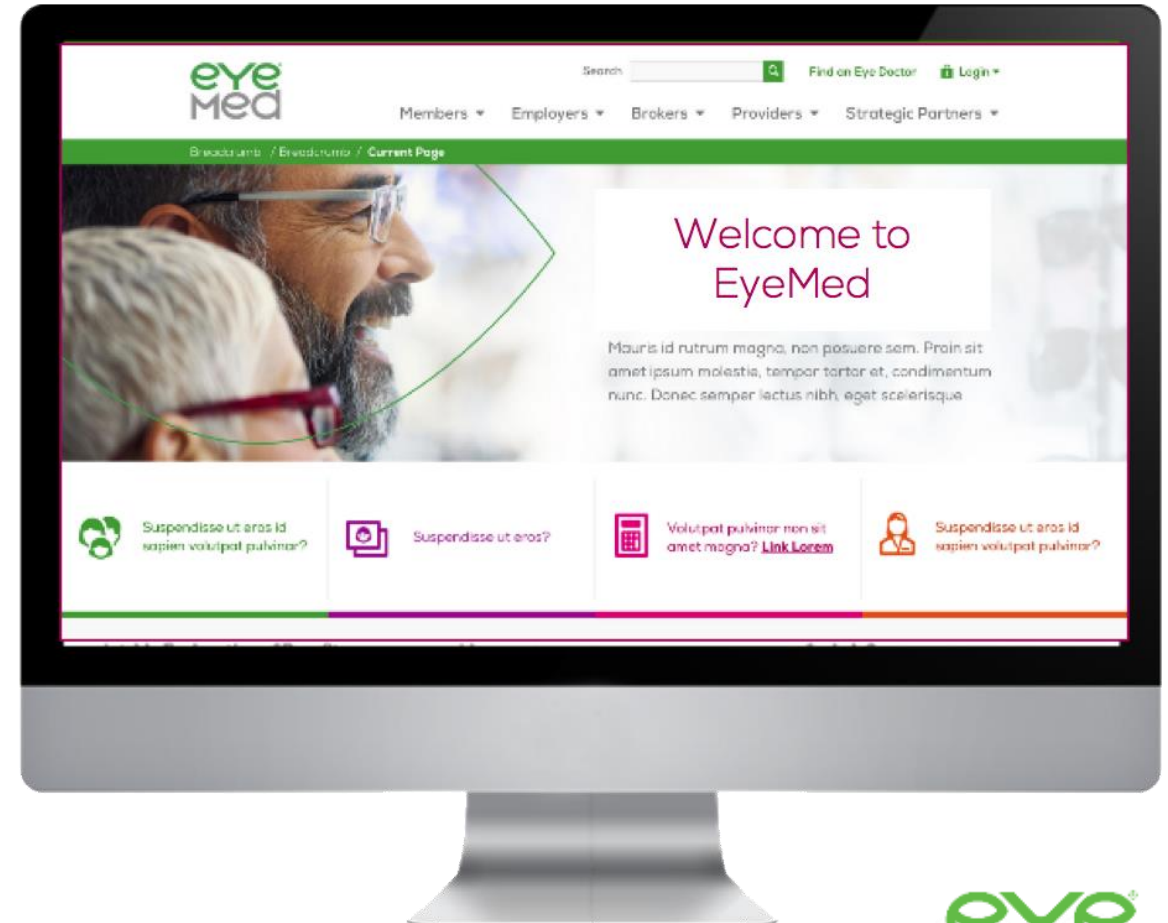


Member Tools & Savings

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

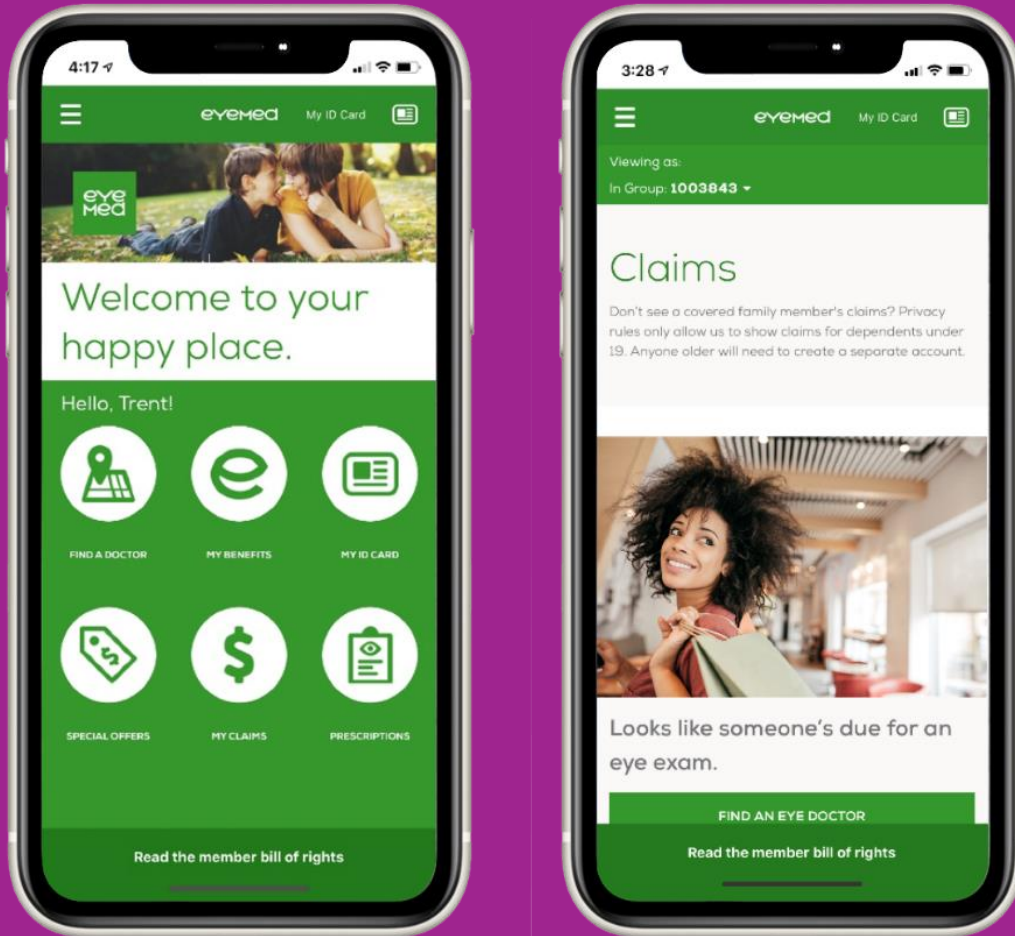


EyeMed App

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





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 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

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EVERYDAY SAVINGS

Keeping an eye on value¹

- 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.

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ROTATING SPECIAL OFFERS^{3,4}

- LensCrafters®: \$50 off + 50% off additional pairs
- Target Optical®: \$25 off everyday low prices
- LASIK: Up to \$1000 off LASIK with the Wavelight Laser at LASIKPlus®, TLC Laser Center and the LASIK Vision Institute ⁵
- Glasses.com: Get up to \$30 to use on your Anti-Reflective lenses with Anti-Smudge
- ContactsDirect: Save 10% on contact lenses





FINALLY, LET'S JUST TALK

Any questions?