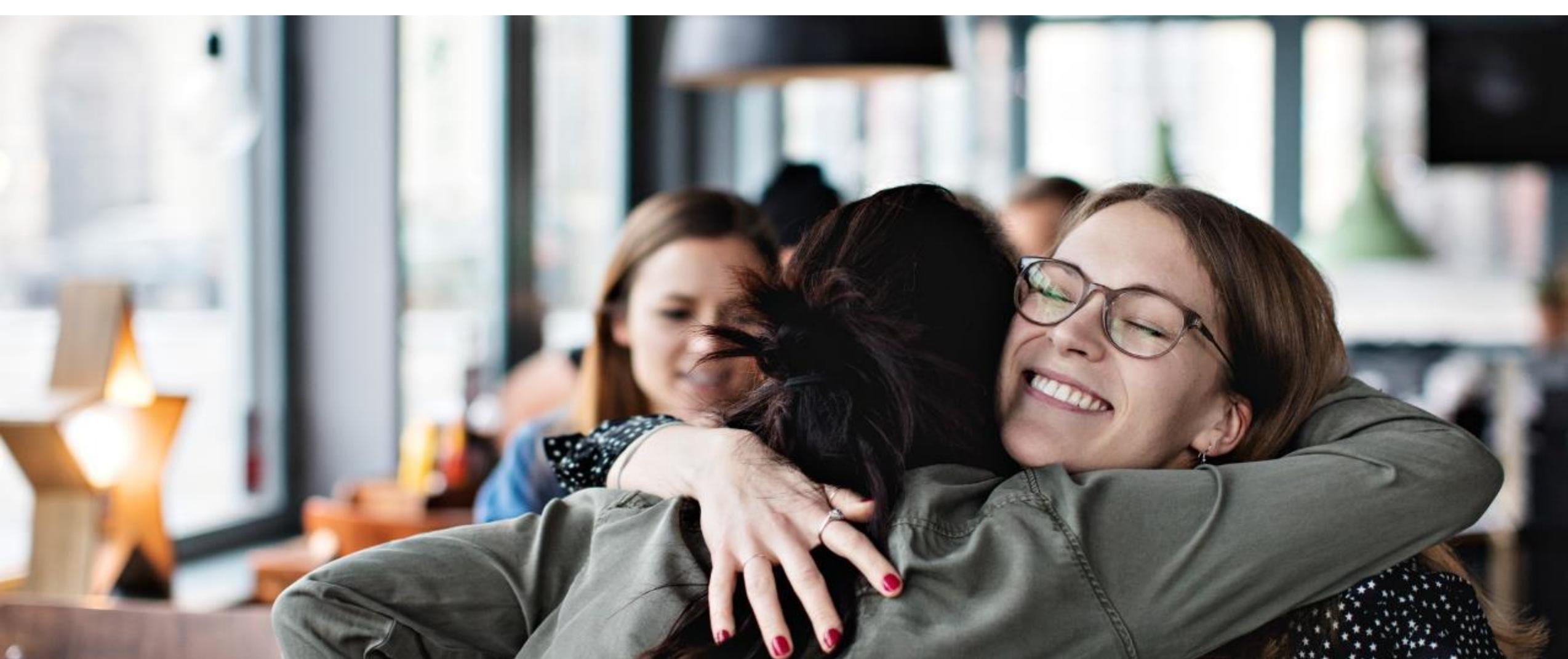




Hello, NCFlex  
Nice to see you

# 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
<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, plus balance over \$120	\$0 copay; \$175 allowance, 15% off balance over \$175 \$0 copay, \$175 allowance, plus balance over \$175
<b>Frequency</b> 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.<sup>1</sup>

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

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.<sup>1</sup>

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

<sup>1</sup> "Keep an Eye on Your Vision Health," <https://www.cdc.gov/visionhealth/resources/features/keep-eye-on-vision-health.html>, 2020. <sup>2</sup> "Fact Facts of Common Eye Disorders," <https://www.cdc.gov/visionhealth/basics/ced/fastfacts.htm>, 2020. <sup>3</sup> "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 sooner<sup>1</sup>

## Conditions such as:

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

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

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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

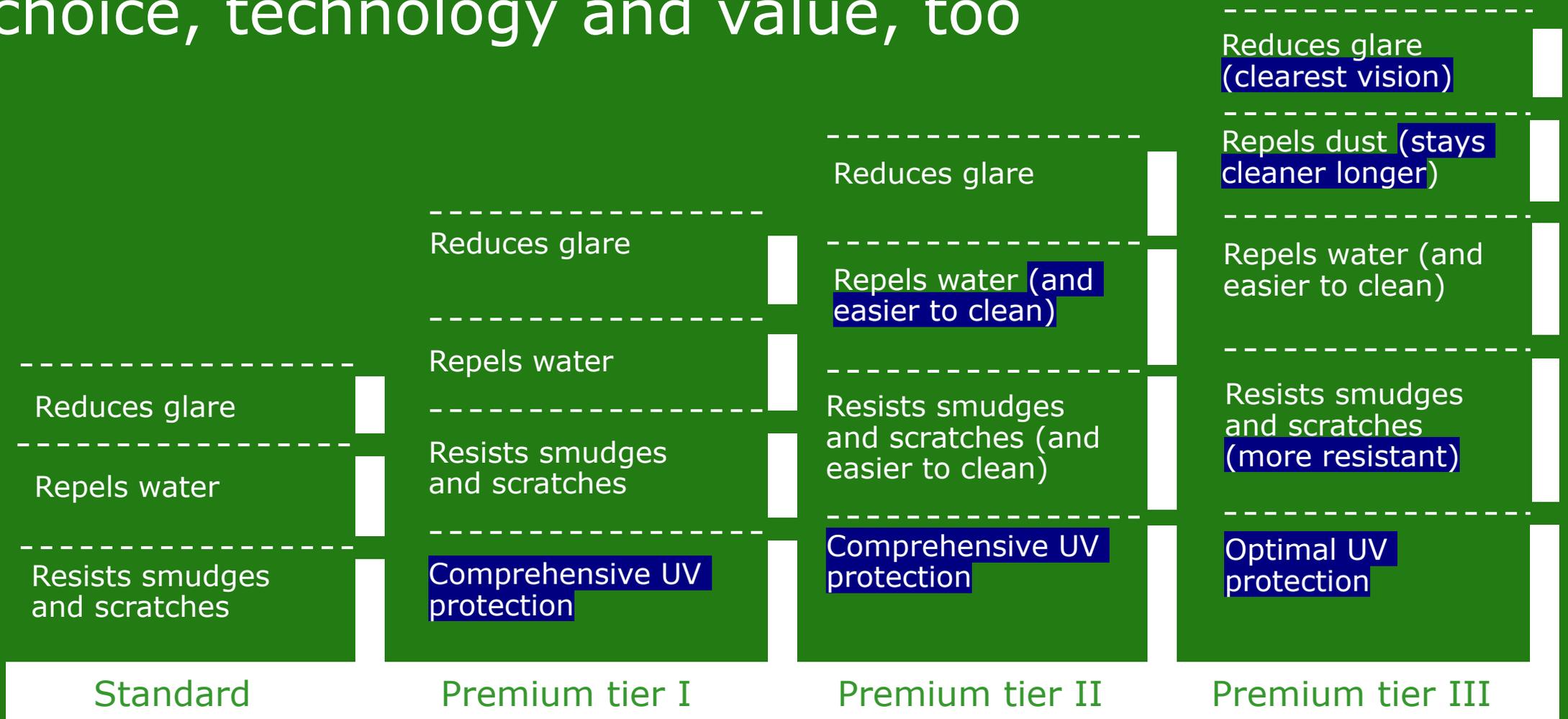
Over 70% of EyeMed lens purchases include anti-reflection

\*EyeMed book of business data, 2020.

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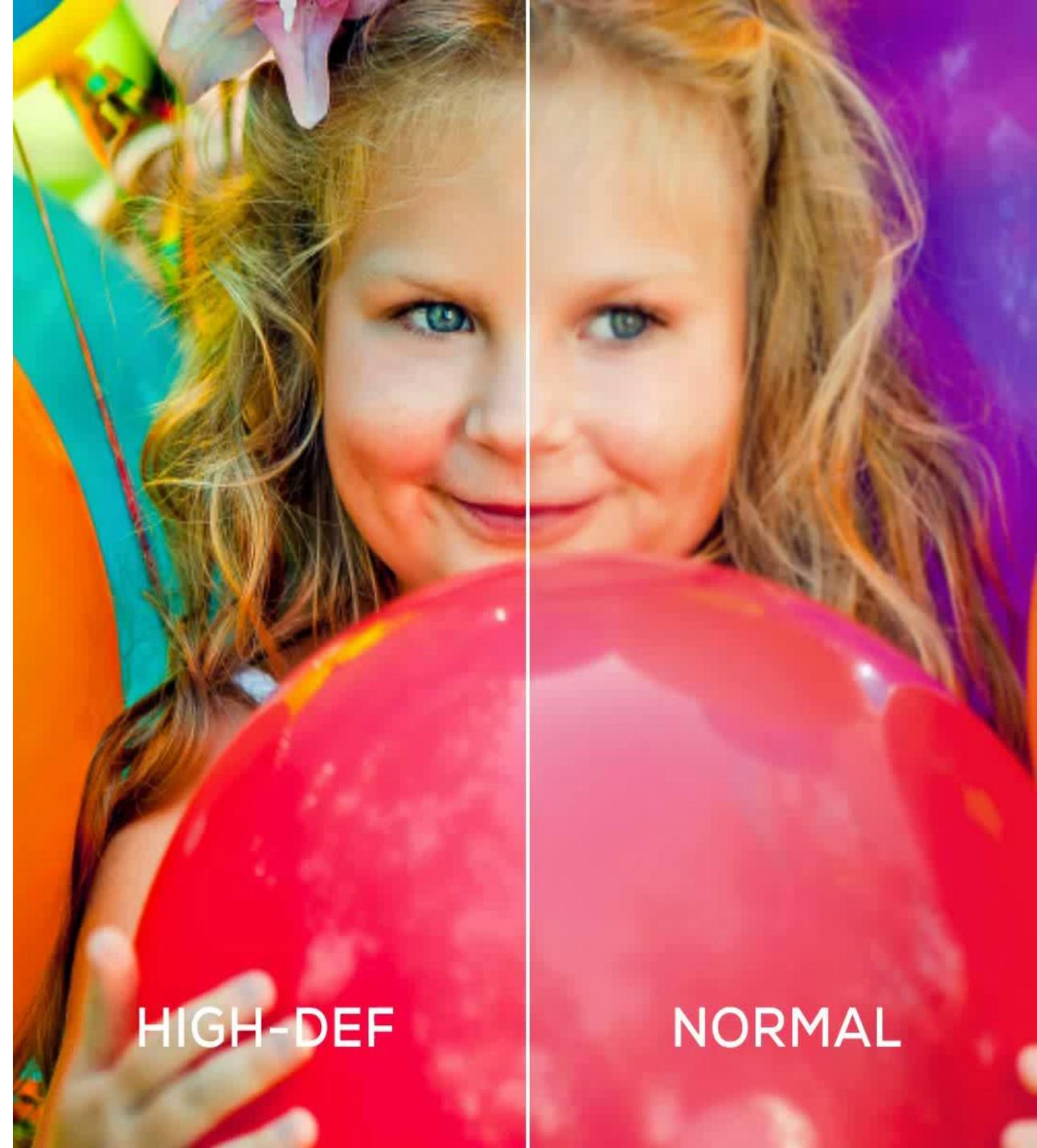


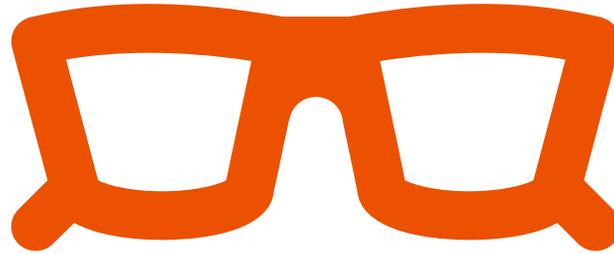
# Anti-reflective tiers reflect choice, technology and value, too



# 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.

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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



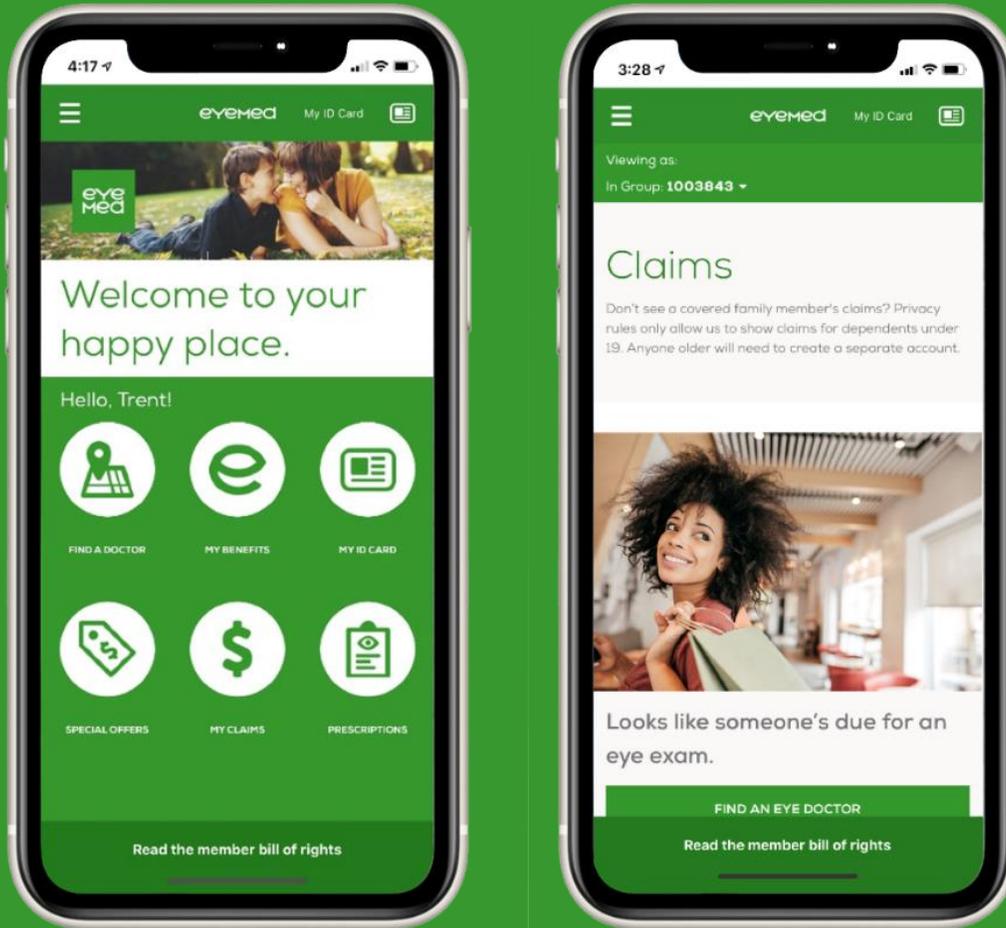
# Member Tools & Savings

# 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

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<sup>1</sup>Consumer 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.



# 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 Offload
- 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**

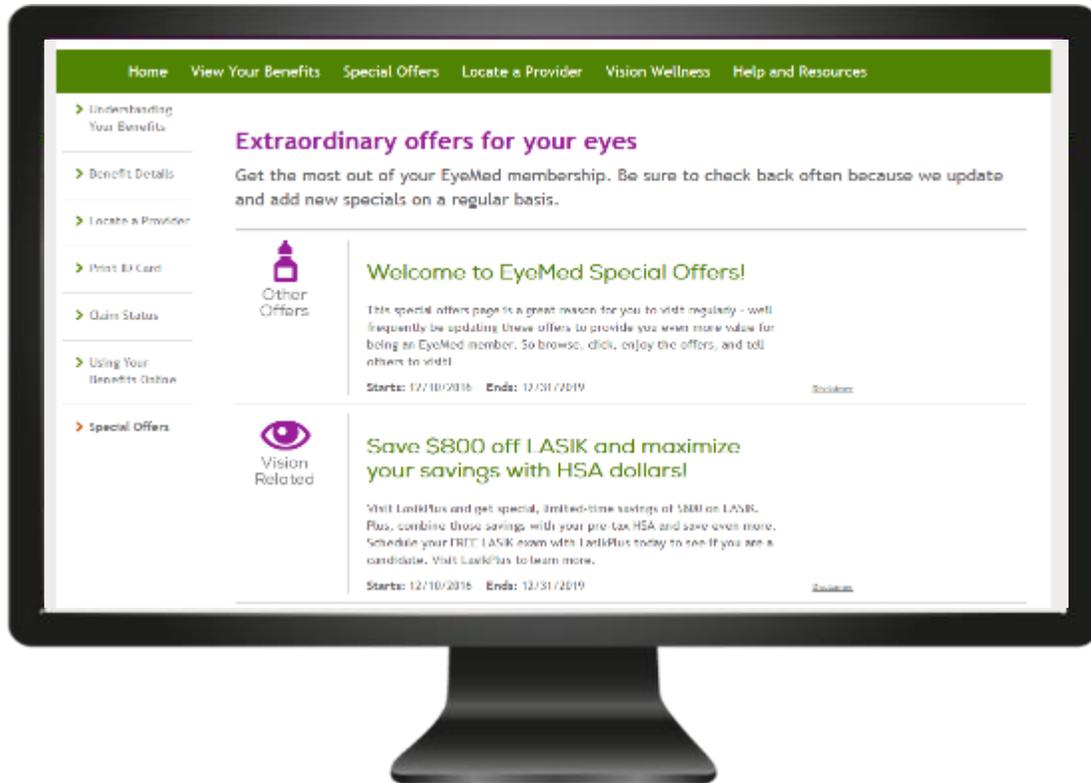
Disclaimer

<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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# Members-only special offers and discounts



Current sample offers include:<sup>2</sup>

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



\$50 toward your purchase at Pearle Vision



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



Extra 10% off



<sup>1</sup>EyeMed Client Satisfaction Survey conducted by Walker, 2020. <sup>2</sup>Sample special offers listed expire 12/31/2021. See offer for any exclusions. Discounts are not insured benefits.

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FINALLY, LET'S JUST TALK

Any questions?