Explore a new vision with us
Our members know a good thing when they see it

It’s a big, bold, beautiful world out there. So much to try, so much to experience, so much to see. And nothing should get in the way. EyeMed is America’s fastest growing vision benefits company because we give members an experience they’ve never seen before.

Healthcare costs are rising. Needs are shifting. People have more to do and less time to do it. EyeMed is changing the industry by doing more to help solve these real-world, everyday challenges.

We’ve grown to over 55 million members, but we build vision benefits one member, one challenge, one solution at a time. With EyeMed, more employees enroll, more use their benefits and more visit in-network providers. With EyeMed, we want members to get more from their vision benefits. And more from life.

The vision network employees want
The right mix of independent eye doctors, and an extensive selection of national and regional retail providers—along with online options. Plus, eye care and eyewear that can come to you.

Benefits that redefine expectations
Flexible options, services and benefits that can be as unique as your employees. It’s freedom of choice with value and savings— but without unnecessary restrictions.

Above all else, we make benefits easy
Tools and resources—from enrollment to ongoing education—that engage and inform employees wherever they are, whenever they need support.

1Internal analysis of EyeMed membership data (based on domestic membership, excluding discount lives) compared to data from leading vision benefit companies, as reported in publicly available information, 2018.
2EyeMed analysis of a random sampling of new business accounts that transferred over from a prior benefits company, with comparisons of prior utilization to utilization following transition, 2017.
The vision network employees want

With EyeMed, it’s easy for employees to use their benefits where they want, when they want. Our network offers plenty of provider options, the convenience of evening and weekend hours and easy access to advanced exam and fit technologies. So, your employees can find the perfect provider on their terms, not ours.

Percentage of our members who visit in-network providers

98%

AMERICA’S LARGEST VISION NETWORK

80% of decision-makers want a strong mix of independent and retail providers. Here’s our network mix:

<table>
<thead>
<tr>
<th>Independent</th>
<th>Retail</th>
</tr>
</thead>
<tbody>
<tr>
<td>76%</td>
<td>24%</td>
</tr>
</tbody>
</table>

NETWORK FOCUSED ON SAVINGS

100 frames priced $130 or lower at every in-network location

---

Something to see for everyone

In our diverse network, there’s a provider who’s perfect for every person. Some members like convenience, others prefer a personal touch. While one wants the latest fashion, another chooses low to no out-of-pocket cost. It’s our goal for EyeMed members to have it all.

MORE CHOICE
- A match for every need
- America’s largest vision network
- Access to advanced technology

MORE FLEXIBILITY
- Locations near every neighborhood
- Extended evening and weekend hours
- Many on-site labs for same day glasses

95% of Americans have access to at least 1 provider within 15 miles

EYEMED NETWORK

19,700 independent locations
2,900 national retail locations
3,700 regional retail locations

56,200 PROVIDER ACCESS POINTS
9,600 PROVIDER ACCESS POINTS
34,900 PROVIDER ACCESS POINTS

Recognized names with something for everyone
Trusted local advisors that many are comfortable with
Neighborhood stores with a wide range of care

Only EyeMed could offer the wide variety of network locations that we wanted. Employees are satisfied with the number of network options and where they can go to use their benefits.

Client: Global sports entertainment organization

6 Based on the EyeMed Insight network and analysis of competitors’ largest networks via NetMinder data, October 2018.
Rethinking the vision network

Today’s members expect more. That’s why we’re always finding new ways to bring them convenience, speed and stylish brand names. We believe our solutions are not only changing expectations—they’re changing how benefits work.

ONLINE BENEFITS

In-network also means online

Internet shopping isn’t just for clothes and gadgets anymore—it’s for eyewear, too. In fact, 67% of millennials prefer to shop online rather than in-store.

CONVENIENT ONLINE SHOPPING OFFERS:

- Wide selection of top-selling name-brands
- Lenses and contacts available for just about any prescription
- User-friendly experience shows members exactly what their benefits pay for
- Your employees have several ways to shop for eyewear directly from their smartphone, tablet or computer. And it’s all in-network, which means members can instantly apply their vision benefits at checkout.
- Free shipping and returns
- Easy prescription verification—just snap and send a picture
- Award-winning 3D virtual frame “try-on” feature at Glasses.com

The ease and convenience of being able to go online and have eyewear shipped anywhere really helps support our employees’ busy travel demands.

Client: National professional services organization

The pop-up clinic was helpful, convenient and easy to schedule. 100% of employees said it enhanced their satisfaction with their benefits package.

Client: Financial planning and management company

POP-UP CLINICS*

Bringing eye care and eyewear to you

Convenience is what our Pop-Up Clinic is all about; it’s a fully-equipped vision clinic right in your own facility*. No need for employees to leave the office. No extra commutes. No hassle finding a time that fits everyone’s schedule. You supply the space. We’ll take care of the rest.

EMPLOYEES CAN:

- Receive an eye exam. More than a basic screening; this is a 15-20 minute comprehensive exam by a local optometrist. The exam can help identify even the slightest vision issue or early sign of some serious health conditions.
- Shop the latest styles. Employees can choose from hundreds of brand name frames, sunglasses and contacts—including top designer brands—then easily apply their benefits and discounts at checkout.

* Not available for all groups or all group sizes. 1 Ecommerce Trends: 139 Stats Revealing How Modern Customers Shop in 2017”, BigCommerce.com study. 2 2014 Cannes Lions Festival, Bronze Award for “Creative Use of Technology”
One of the great things about EyeMed is that the vision benefits come with unmatched choice. Our employees can get designer frames, and we believe they can do it for less money.

Client: Internet services company

Vision benefits that redefine expectations

Employees expect to get value from their vision benefits. Good thing, because our solutions deliver plenty of it. We help control costs without imposing limits—because true value comes from freedom, not frustration. Welcome to a wide open world of savings and selection.

100% Consistent application of benefits at all in-network locations

71% Member savings vs. retail pricing

96% of members are satisfied with their benefits

9 Based on weighted average of sample transactions. EyeMed Insight network/$10 exam co-pay/$10 materials co-pay/$120 frame or contact lens allowance. 10 EyeMed internal member satisfaction survey conducted by Convergys, 2018.
There’s no room for “one-size-fits-all”

We can easily tailor our benefits to fit your unique employees and your overall benefits and wellness strategy.

Not sure what your ideal vision solution looks like? No problem. We have data on how millions of members use their benefits—members of all kinds, in all industries, in all corners of the country. Based on this insight, we’ll make sure your benefits package includes the things your employees actually need and want.

CUSTOMIZE YOUR BENEFITS PACKAGE BY:
• Frequency
• Allowance
• Copay
• Products

MORE CHOICE WITH EYEMED
✓ No limiting tower frames
✓ No unnecessary restrictions
✓ No formularies
Just freedom of choice and a consistent benefits experience.

ANY FRAME
Brands and styles to fit every pair of eyes

ANY LENS
The coatings and materials that complete the look
• Polycarbonate
• Scratch-resistant
  • Tints
• UV coated
• Anti-reflective
• Blue light filtration

NEARLY ANY CONTACTS
Going frame-free should also be care-free
• Acuvue®
• Air Optix®
• Biofinity®
• And many more

We thought EyeMed offered a stronger benefit. Compared to what we saw from other groups, EyeMed’s benefit frequency, along with allowances and copays, were richer—and all for a similar premium.

Client: National pharmaceutical company
Designed with members in mind

We’ve designed our vision benefits for real life. The result? Controlled member out-of-pocket expenses. Extra perks at home and abroad. And 71% savings vs. retail costs.11

IN-NETWORK SAVINGS

Extra discounts, extra value

Exclusive special offers, directly from in-network providers and manufacturers, help members save even more on glasses, lenses, contacts and other materials. The latest discounts and deals are always just a click away on eyemed.com or through the EyeMed Members App.

- 40% off additional pairs of glasses all year long
- Up to $50 off premium, non-prescription sunglasses at Sunglass Hut
- 40% off hearing exams and discounted, set pricing on hearing aids
- 20% off any balance over the frame allowance
- 15% off LASIK – or 5% off promotional pricing
- Low fixed pricing for blue light filtration
- 20% off non-covered items, like lens cleaner or non-prescription sunglasses

99% of clients think our benefits result in low out-of-pocket costs for members.12

“
I was very surprised and happy about how much my EyeMed vision benefits covered; I’m so glad I used them. I re-enrolled this year based on this experience.

Client: A.W., an EyeMed member

FREEDOM PASS

Supersize savings

An exclusive perk gives EyeMed members more freedom than ever: $0 out-of-pocket expense for any available frame at Target Optical and Sears Optical! Any price point, any brand (even Ray-Ban, Coach, Oakley, Armani-Exchange and Vogue). Plus, members also get $20 off their contacts purchase (and free shipping) from ContactsDirect.com.

With a wide selection of frames and contacts lens brands available, it’s easy for entire families to pick up quality eyewear for less. That’s big.

WITH FREEDOM PASS:
- Utilization goes up
- Overall member out-of-pocket costs go down
- Members get up to $80 of added value each year from Target Optical and Sears Optical, plus $20 of value from ContactsDirect
- 99% of clients think our benefits result in low out-of-pocket costs for members

INTERNATIONAL TRAVEL SOLUTION

Vision benefits abroad? Oui, merci.

No matter where work or play takes members, we’ve partnered with trusted providers to make sure they’re covered when an eyewear emergency happens. Plus, we make it easy to resolve vision issues with helpful support, available by phone, online or on our app.

OUR INTERNATIONAL TRAVEL SOLUTION OFFERS:
- Global guides to answer country-specific vision care questions
- Worldwide directory of providers who sell authentic, name-brand frames
- Temporary, adjustable eyewear delivered next day in emergencies
- 24/7 support with translation services in 180 languages
- Easy OON claim submission via photo upload of the receipt

11 Based on weighted average of sample transactions; EyeMed Insight network / $10 exam co-pay / $10 materials co-pay / $120 frame or contact lens allowance. 12 EyeMed client satisfaction survey conducted by Walker, 2018. * Requires $130 frame or higher frame allowance. Offer is valid for each year of the initial contract term and in-store at Target Optical and Sears Optical only. Offer not valid at Sears Optical stores affiliated with US Vision. Lenses are covered based on benefits outlined in the vision benefits and may include an additional copay. 13EyeMed analysis of business results, before and after offering Freedom Pass from Target Optical and Sears Optical, 2017. * Delivered within 24 hours in most cases. Availability based on the domiciled state of your plan benefits.
Above all else, we make benefits easy

Your employees are busier than ever. We want to make it as simple as possible for them to take care of their vision health. So, we’ve built online transparency tools, personalized member communications and developed award-winning resources. Easy. Informed. Engaged. That’s our vision of a carefree benefits experience.

Administration of our vision benefits with EyeMed is easy. It runs on its own and doesn’t need much follow-up.  

Client: A leading distributor of trade supplies

Percentage of clients who see us as innovative\textsuperscript{13}  

\textbf{100\%}

One of the highest performing customer service centers in the country, 9 years in a row\textsuperscript{14} Only 17 call centers in the nation have received this distinction.

\textsuperscript{13} EyeMed Client Satisfaction Survey conducted by Walker, 2018. \textsuperscript{14} Purdue University Benchmark Portal independent assessment of call centers nationwide, 2018.
Easy to understand—and even easier to use

Members who understand their benefits are more likely to value and use them. That’s where we come in. Before your effective date and all year long, we’re ready with answers and solutions before the question’s even asked.

We were looking for a long-term partner that supported our employees before enrollment and well into the future. When we started to compare proposals, we were blown away by what EyeMed had to offer.

Client: National transportation company

Member services that rarely sleep

If members have questions that go beyond our online or printed resources, we’re always here and always near. Our Customer Care Center has ranked among America’s highest rated call centers for 9 consecutive years— with live agents standing by an average of 15 hours per day, including nights and weekends.**

99% first call resolution.**

Want to view some of our employee resources? Visit enroll.eyemed.com or eyesiteonwellness.com.

** EyeMed incoming call analysis 2017.**

MEMBER EXPERIENCE

Getting off to a good start

We help members make the most of their vision benefits with:

- Pre-enrollment resources, articles, brochures, posters, reminders and an interactive decision tool
- Welcome Kit (with ID cards) that shows members exactly how to find an eye doctor and use their benefits
- Quarterly educational newsletter and emails for anyone who opts in
- Website dedicated to wellness education and all things vision
- At-risk mailers and exam reminders to help members stay on top of their eye health and overall health
- How-to, educational and informational materials that you can share with employees
Life gets even easier online

Your employees already socialize, shop, research and manage their lives on smartphones, tablets and laptops—and they expect their benefits to be just as connected. So, we’ve made sure that EyeMed fits their lifestyle and goes with them anywhere and everywhere.

We thought no other organization could come close to the innovation that EyeMed is bringing to the industry.

Client: National transportation company

91% of decision-makers say employees under 30 expect their benefits to be mobile.

EYEMED MEMBERS APP

Benefits gone mobile

OUR MOBILE APP IS PACKED WITH FEATURES THAT LET MEMBERS:

- Pull up their ID card (with just a quick shake of their phone)
- Find a provider in seconds and get driving directions
- View their benefits and eligibility status
- Set eye exam and contact lens refill reminders
- Save vision prescriptions
- View special offers for vision-related products and services

EYEMED TEXT ALERTS

Making vision more visible

We’re also reaching members on their phones with our new text alerts—small, easy-to-digest snippets that keep them informed and educated. They’re personalized to each member with tailored benefit information, and always private and secure.

For those who opt in, we’ll share things like:

- Benefits information
- Quick tips and guides
- Wellness information

ENHANCED PROVIDER SEARCH

Finding the perfect doctor is just a click away

Our Enhanced Provider Search makes it easier than ever for your employees to find a provider who fits their unique needs, schedule and budget.

6 WAYS TO FIND AN IDEAL PROVIDER WITH OUR SEARCH TOOL

- Location
- Hours of operation
- Specialty services
- Products available
- Frame brands
- Practice name

Once they find their perfect match, employees can map it, get door-to-door directions, and schedule a visit right away. No need to wait.

17 2016 Workforce Vision Benefits Survey conducted by EyeMed and Workforce.
Sure, we have a solution for that

Members get more of what they want when we focus on our network, benefits and creating an easy experience. Why? Because every solution we generate is designed to save money, save time or make life easier. Sometimes all three. The full value of EyeMed benefits can be wrapped up in two words: Problem solved.

We’re here to help you face these challenges and many more. Ask your EyeMed rep how we can help.

<table>
<thead>
<tr>
<th>CHALLENGE</th>
<th>EYEMED DELIVERS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rising employee premiums and out-of-pocket costs</td>
<td><strong>Savings</strong></td>
</tr>
<tr>
<td></td>
<td>• Flexible benefit designs</td>
</tr>
<tr>
<td></td>
<td>• Fixed premium costs*</td>
</tr>
<tr>
<td></td>
<td>• Freedom Pass</td>
</tr>
<tr>
<td></td>
<td>• Sun Perks</td>
</tr>
<tr>
<td></td>
<td>• Member discounts</td>
</tr>
<tr>
<td></td>
<td>• Special offers</td>
</tr>
<tr>
<td></td>
<td>• Benefit enhancements</td>
</tr>
<tr>
<td>Employees all need and want different things</td>
<td><strong>Choice</strong></td>
</tr>
<tr>
<td></td>
<td>• America’s largest vision network†</td>
</tr>
<tr>
<td></td>
<td>• Mix in provider options: independent, national retail and regional retail</td>
</tr>
<tr>
<td></td>
<td>• Advanced exam technology</td>
</tr>
<tr>
<td></td>
<td>• Large lab network</td>
</tr>
<tr>
<td></td>
<td>• Freedom of choice in eyewear selection: any frame, lens or contacts</td>
</tr>
<tr>
<td>Employees are busier than ever</td>
<td><strong>Convenience</strong></td>
</tr>
<tr>
<td></td>
<td>• Extended provider hours</td>
</tr>
<tr>
<td></td>
<td>• Several in-network, online options</td>
</tr>
<tr>
<td></td>
<td>• Pop-Up Clinics</td>
</tr>
<tr>
<td></td>
<td>• EyeMed Members App</td>
</tr>
<tr>
<td></td>
<td>• Enhanced Provider Search</td>
</tr>
<tr>
<td></td>
<td>• Customer Care Center live-agent support</td>
</tr>
<tr>
<td></td>
<td>• International Travel Solution</td>
</tr>
<tr>
<td>Benefits can be hard to understand and use</td>
<td><strong>Transparency</strong></td>
</tr>
<tr>
<td></td>
<td>• Consistent benefit application</td>
</tr>
<tr>
<td></td>
<td>• Open enrollment support</td>
</tr>
<tr>
<td></td>
<td>• Proactive communication</td>
</tr>
<tr>
<td></td>
<td>• Benefit education and transparency tools</td>
</tr>
<tr>
<td></td>
<td>• Exam reminders</td>
</tr>
<tr>
<td></td>
<td>• Text alerts</td>
</tr>
<tr>
<td></td>
<td>• Member Portal online benefit management</td>
</tr>
</tbody>
</table>

* Requires use of our Insight network.
† Based on the EyeMed Insight network, October 2018.