



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 company¹ because we give members an experience they've never seen before.



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. ² EyeMed 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.

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

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

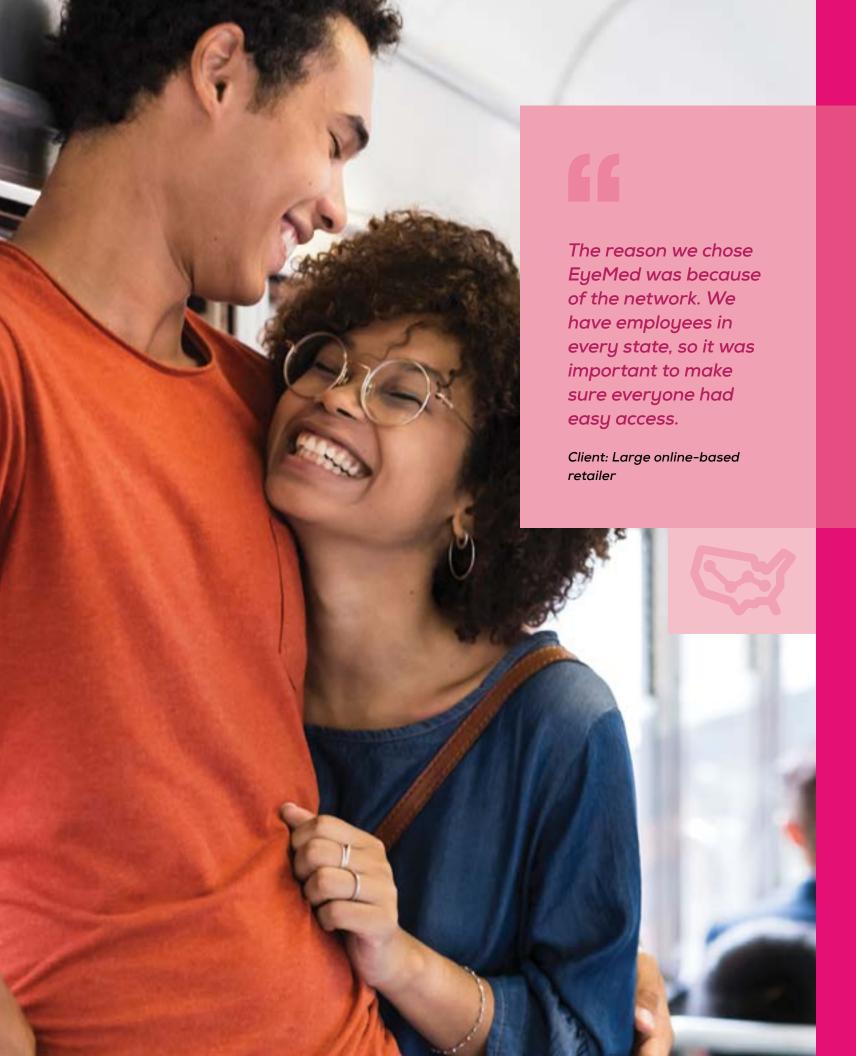
providers.² With EyeMed, we want members

their benefits and more visit in-network

to get more from their vision benefits.

And more from life.

these real-world, everyday challenges.



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 providers³

98%

AMERICA'S LARGEST VISION NETWORK5

80% of decision-makers want a strong mix of independent and retail providers. ⁴ Here's our network mix: ⁵

Independent

24%

Retail



NETWORK FOCUSED ON SAVINGS

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

³EyeMed book of business data, 2018. ⁴2016 Workforce Vision Benefits Survey, conducted by EyeMed and Workforce. ⁵Based on the EyeMed Insight network and analysis of competitor networks via Netminder data, October 2018.

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 network⁶
- 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 ⁶ EYEMED NETWORK 6

19,700

independent locations

56,200

PROVIDER ACCESS POINTS

Trusted local advisors that many are comfortable with

PROVIDER NETWORK

2,000

national retail locations

8,800

PROVIDER ACCESS POINTS

Recognized names with something for everyone

LENSCRAFTERS'

PEARLE

EST. O 1961

VISION



3,700

regional retail locations

34,900

PROVIDER ACCESS POINTS

Neighborhood stores with a wide range of care

Cohen's • Fashion Optical
For Eyes Optical • Shopko
MyEyeDr. • Eyeglass World
BJ's Optical • Texas State Optical
Sterling Optical Eye Care Center
Site for Sore Eyes • America's Best
Henry Ford Optimeyes
Clarkson Eyecare • SVS Vision



OUR NETWORK IS PERFECT FOR:



High-end fashion fans



One-stop shoppers



Advanced tech buffs



Budget-savvy buyers



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

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.

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



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.7 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.

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 exactlywhat their benefits pay for

Free shipping and returns

Easy prescription verification – just snap and send a picture







LENSCRAFTERS OPTICAL GLASSES.COM contactsdirect Ray. Kan



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. 7 Ecommerce Trends: 139 Stats Revealing How Modern Customers Shop in 2017", BigCommerce.com study.



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 pricing⁹



96% of members are satisfied with their benefits¹⁰

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.

ANY FRAME



Brands and styles to fit every pair of eyes

Oakely®
Versace®
Tiffany & co®
Rayban
Caoch
Burberry

ANY LENS



The coatings and materials that complete the look

Polycarbonate
Scratch-resistant
Tints
UV coated
Anti-reflective
Blue light filtration

ANY CONTACTS



Going frame-free should also be care-free

Acuvue®
Air Optix®
Biofinity®
And many more

CUSTOMIZE YOUR
BENEFITS PACKAGE BY:

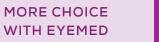


- Frequency
- Allowance
- Copay
- Products

"

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





No limiting tower frames



No unnecessary restrictions



No formularies

Just freedom of choice and a consistent benefits experience.



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

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



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





INTERNATIONAL TRAVEL SOLUTION

Vision benefits abroad? Oui, merci.

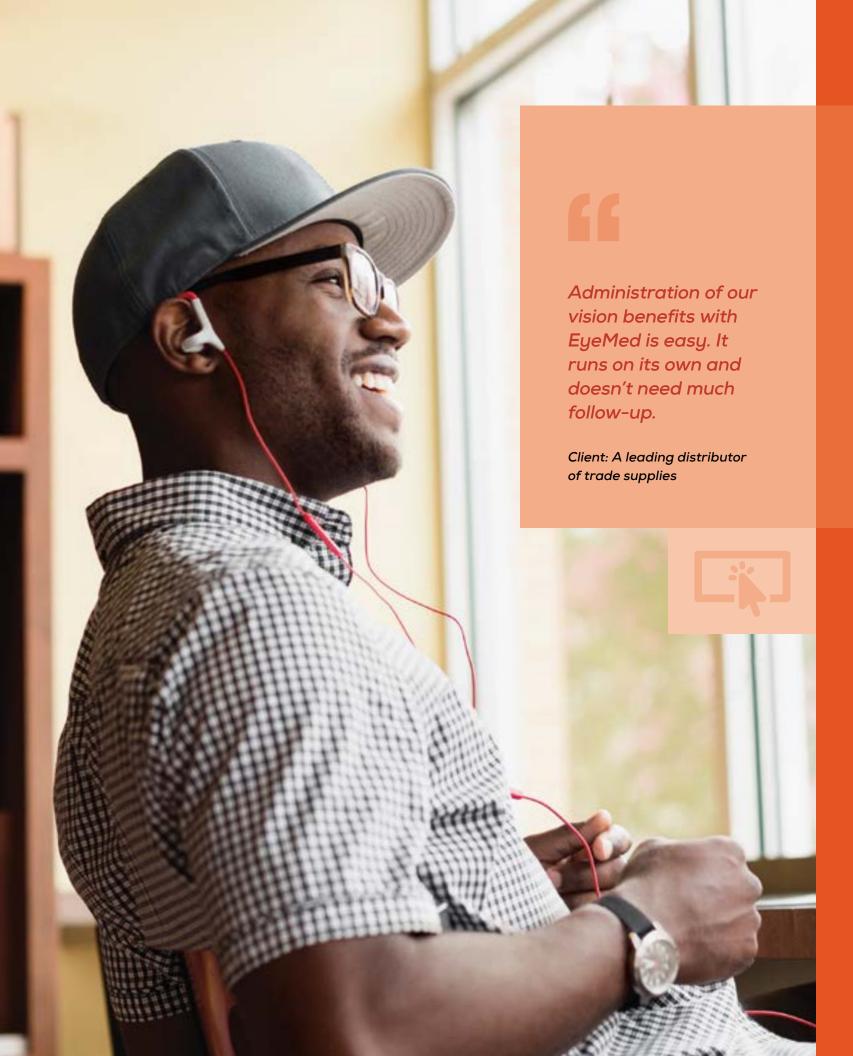
No matter where work or play takes your employees, we've partnered with trusted providers around the world to make sure they're covered when an eyewear emergency happens. Plus, we make it easy to resolve any vision issue with helpful support services, available by phone, online or on our app.

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 160 languages
- Easy claim submission via photo upload of the receipt

14 15

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. * 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.

Percentage of clients who see us as innovative 13

100%

One of the highest performing customer service centers in the country, 9 years in a row¹⁴ Only 17 call centers in the nation have received this distinction.



¹³ EyeMed Client Satisfaction Survey conducted by Walker, 2018. 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.

CUSTOMER CARE CENTER

Live agents standing by on average:

102 hours per week

15

hours per day





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



CUSTOMER CARE CENTER

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.¹⁶

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

¹⁵ EyeMed incoming call analysis 2017 ¹⁶ Purdue University Benchmark Portal independent assessment of call centers nationwide, 2018. Standard call center hours may be adjusted for slower call periods. 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



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

91%

of decision-makers say employees under 30 expect their benefits to be mobile 17 **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
- Special offers
- 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
- Products available
- Hours of operation
- Frame brands
- Specialty services
- 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.

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.



Rising employee premiums and

out-of-pocket costs

EYEMED DELIVERS

Savings

- Flexible benefit designs
- Fixed premium costs*
- Sun Perks
- · Member discounts
- Special offers
- Benefit enhancements

CHALLENGE

Employees all need and want

different things
EYEMED DELIVERS

Choice

- America's largest vision network[†]
- Mix in provider options: independent, national retail and regional retail
- Advanced exam technology
- Large lab network
- Freedom of choice in eyewear selection: any frame, lens or contacts

CHALLENGE

Employees are busier than ever

EYEMED DELIVERS

Convenience

- Extended provider hours
- Several in-network, online options
- Pop-Up Clinics
- EyeMed Members App
- Enhanced Provider Search
- Customer Care Center live-agent support
- International Travel Solution

CHALLENGE

Benefits can be hard to understand and use

EYEMED DELIVERS

Transparency

- Consistent benefit application
- · Open enrollment support
- Proactive communication
- Benefit education and transparency tools
- Exam reminders
- Text alerts
- Member Portal online benefit management



 $^{^{\}star}$ Requires use of our Insight network.

[†]Based on the EyeMed Insight network, October 2018













