



eye[®]
Med

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 company¹ 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 65 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.² With EyeMed, we want members to get more from their vision benefits. And more from life.

¹Internal analysis of EyeMed membership data compared to data from leading vision benefit companies, as reported in publicly available information. 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, 2021.



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.



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

EyeMed offers a strong mix of independent and retail providers. Here's our network mix:⁴

| | |
|-------------|--------|
| 77% | 23% |
| Independent | Retail |



NETWORK FOCUSED ON SAVINGS

100 frames priced \$130 or lower at every in-network location⁵

³ EyeMed book of business data, 2020. ⁴ EyeMed network counts data, April 2021. ⁵ EyeMed provider network accessibility comparison, April 2021.

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 network⁷
- Access to advanced technology

MORE FLEXIBILITY

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

99%

of Americans in Urban/Suburban regions who have access to 2 providers within 10 miles⁶

95%

of Americans in Rural regions who have access to 1 provider within 20 miles⁶

EYEMED NETWORK⁶

19,000

independent locations

56,200

PROVIDER ACCESS POINTS

Trusted local advisors

INDEPENDENT PROVIDER NETWORK

5,500

national retail locations

8,800

PROVIDER ACCESS POINTS

Recognized names with something for everyone

LENSCRAFTERS[®]

PEARLE
EST. 1961
VISION[™]

OPTICAL[™]

4,500

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

⁶Insight network provider accessibility comparison report via Netminder data, April-December 2021.

⁷Based on the EyeMed Insight network and analysis of competitors' largest networks via Netminder data, 2021.



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, 95% of purchases will be made online by 2040.⁸

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



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 signs 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.

⁸Kinsta, "Ecommerce Statistics for 2021 – Chatbots, Voice, Omni-Channel Marketing," June 2021.
^{*} Not available for all groups or all group sizes.



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.

99%



of clients agree we make it easy for members to use their benefits⁹



76%
Member savings¹⁰



99% of members are satisfied with EyeMed doctors¹¹

⁹ EyeMed client satisfaction survey conducted by Walker, 2021. ¹⁰ Based on weighted average of sample transactions; EyeMed Insight network/\$10 exam copay/\$10 materials copay/\$150 frame or contact lens allowance. Actual savings will depend on benefits, as well as provider, frame and lens selections. Data based on 2021 EyeMed book-of-business. ¹¹ EyeMed internal member satisfaction survey conducted by Concentrix, 2021.

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

ANY FRAME



Brands and styles to fit every pair of eyes

- Oakley®
- Versace®
- Tiffany & Co®
- Ray-Ban
- Coach
- Burberry

NEARLY 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

MORE CHOICE WITH EYEMED



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.¹²

98%

of clients think our benefits result in low out-of-pocket costs for members¹⁴

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

Discounts through eyeRewards program

Up to 88% savings with Eye360¹³

Enhanced benefits when members visit a PLUS Provider – including \$0 copay on eye exams¹³

Discounted, set pricing on hearing aids with Amplifon– up to 64% savings

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



¹² Based on weighted average of sample transactions; EyeMed Insight network / \$10 exam co-pay / \$10 materials co-pay / \$120 frame or contact lens allowance. ¹³ Enhanced insurance benefit at PLUS Providers is only available in conjunction with the Eye360 benefit. EyeMed PLUS Providers are part of either the EyeMed Insight, Access or Select network¹³. Eye360 and PLUS Providers are not available in all states. Can be combined with EyeMed special offers and discounts. Discounts are not insurance. Fully insured clients are underwritten by: Fidelity Security Life Insurance Company®, Kansas City, MO 64111.



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 emergencies¹⁵
- 24/7 support with translation services in 160 languages
- Easy claim submission via photo upload of the receipt

¹⁴ EyeMed client satisfaction survey conducted by Walker, 2021.

¹⁵ 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 innovative¹⁶

100% 

EyeMed's Customer Care Center delivers extraordinary customer service. Recognized as a 2021 BenchmarkPortal Center of Excellence recipient, 1 of only 10 call centers in the nation to have received this distinction for 12 straight years.¹⁷



100% of clients say we're easy to work with¹⁶

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.

99%

of clients agree our benefits are easy to use¹⁸

99%

first call resolution¹⁹

CUSTOMER CARE CENTER

Live agents standing by on average:¹⁹

362

days of availability per year



25

seconds or less waiting time to answer

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 12 consecutive years²⁰ – with live agents standing by 362 days of the year, including nights and weekends.

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 Virtual Benefit Fairs hosted by EyeMed
- Know Before You Go interactive cost calculator
- 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
- Welcome Kit (with ID cards) that shows members 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

¹⁸ EyeMed Client Satisfaction Survey conducted by Walker, 2020

¹⁹ EyeMed Customer Care Center Reporting, 2021. ²⁰ Purdue University BenchmarkPortal independent assessment of call centers nationwide, 2021.



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.

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

13%
of eyewear purchases
are now made online ²¹

EYEMED TEXT ALERTS

Making vision more visible

We’re also reaching members on their phones with our 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
- Special offers
- 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

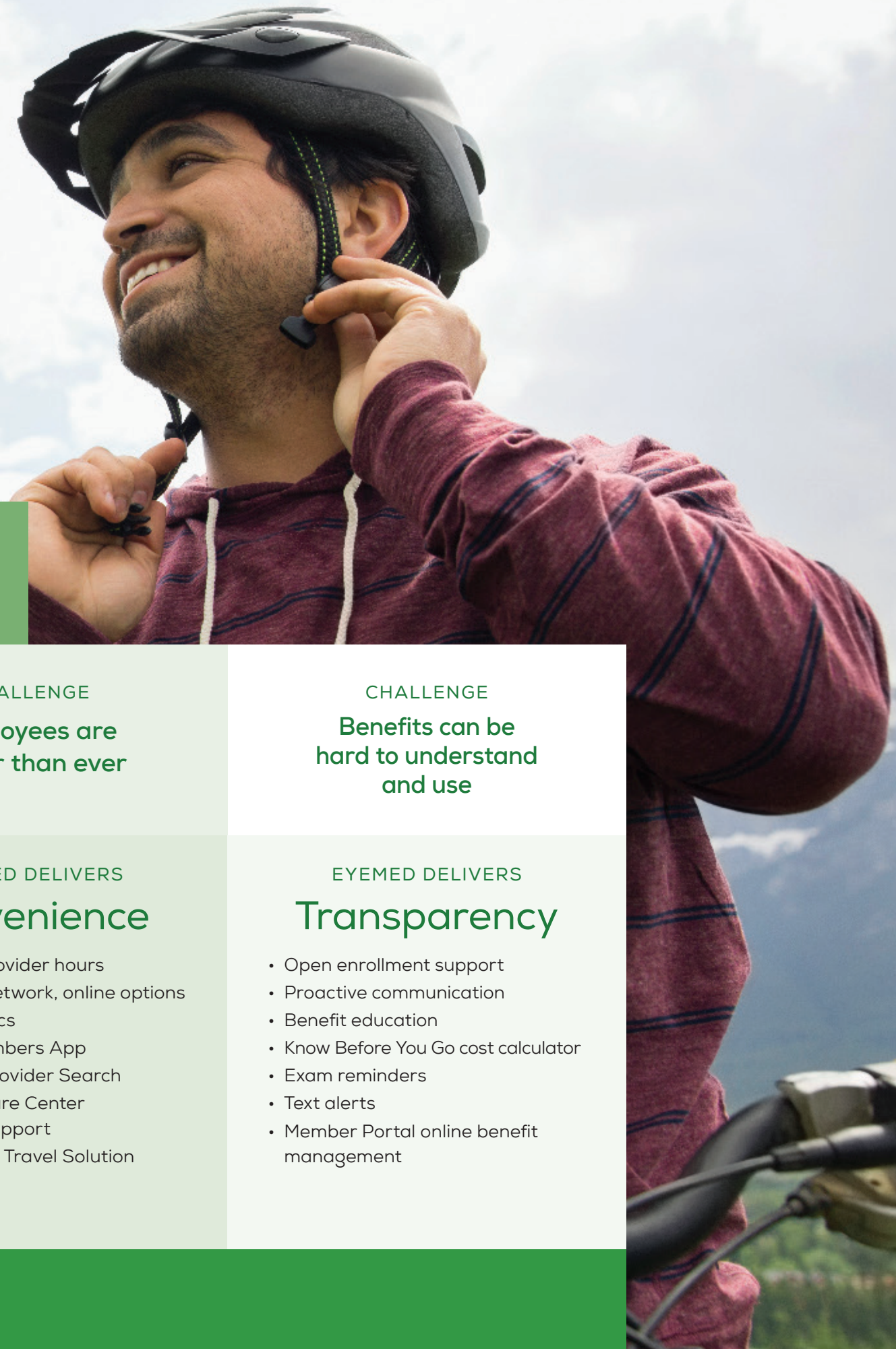
Once they find their perfect match, employees can map it, get door-to-door directions, and schedule a visit right away. No need to wait.

²¹ “The Vision Council Releases Q3 VisionWatch 2020 Market Research Reports,” Staff, January, 2021.

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.



CHALLENGE
Rising employee premiums and out-of-pocket costs

EYEMED DELIVERS
Savings

- Flexible benefit designs
- Fixed premium costs[†]
- Member discounts
- Special offers and eyeRewards
- Eye360 benefit enhancements when visiting a PLUS Provider²¹
- Up to a \$50 frame allowance and \$0 copay on eye exams²¹

[†] Requires use of our Insight network.

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, and nearly any lens or contacts

* Based on the EyeMed Insight network and analysis of competitors' largest networks via Netminder data, 2021.

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

- Open enrollment support
- Proactive communication
- Benefit education
- Know Before You Go cost calculator
- Exam reminders
- Text alerts
- Member Portal online benefit management

²¹ Enhanced insurance benefit at PLUS Providers is only available in conjunction with the Eye360 benefit. EyeMed PLUS Providers are part of either the EyeMed Insight, Access or Select network listed. Eye360 and PLUS Providers are not available in all states. Can be combined with EyeMed special offers and discounts. Discounts are not insurance. Fully insured clients are underwritten by: Fidelity Security Life Insurance Company®, Kansas City, MO 64111.



Explore a new vision with us—
Contact your EyeMed rep or visit eyemed.com

