



MONTH 26, 2020

Thank you, State of Nebraska



What's new in the optical industry?



Drug delivery contact lenses

- Currently in research and early trial stages
- Contact lenses that release anti-inflammatory, anti-biotic, antihistamine and pain-reducing drugs
- Efficient delivery of drugs for patient ease of use
- Potentially reduce recovery time and post-operative complications



Virtual doctors and telemedicine

- Patients can receive an eye exam via a remote provider accessed through a portal
- Patients can choose to either wait for an appointment with a live provider or receive a "digital" eye exam
- Technician sends results to provider who then appears on screen to interact with the patient



Treatments through injections

- Drugs injected directly into the eye to slow vision loss in Macular Degeneration and Diabetic Retinopathy
- Injections are now the #1 cost to Medicare and health plans with high diabetic populations
- ICD codes reported to health plans help bring visibility to the growing problem

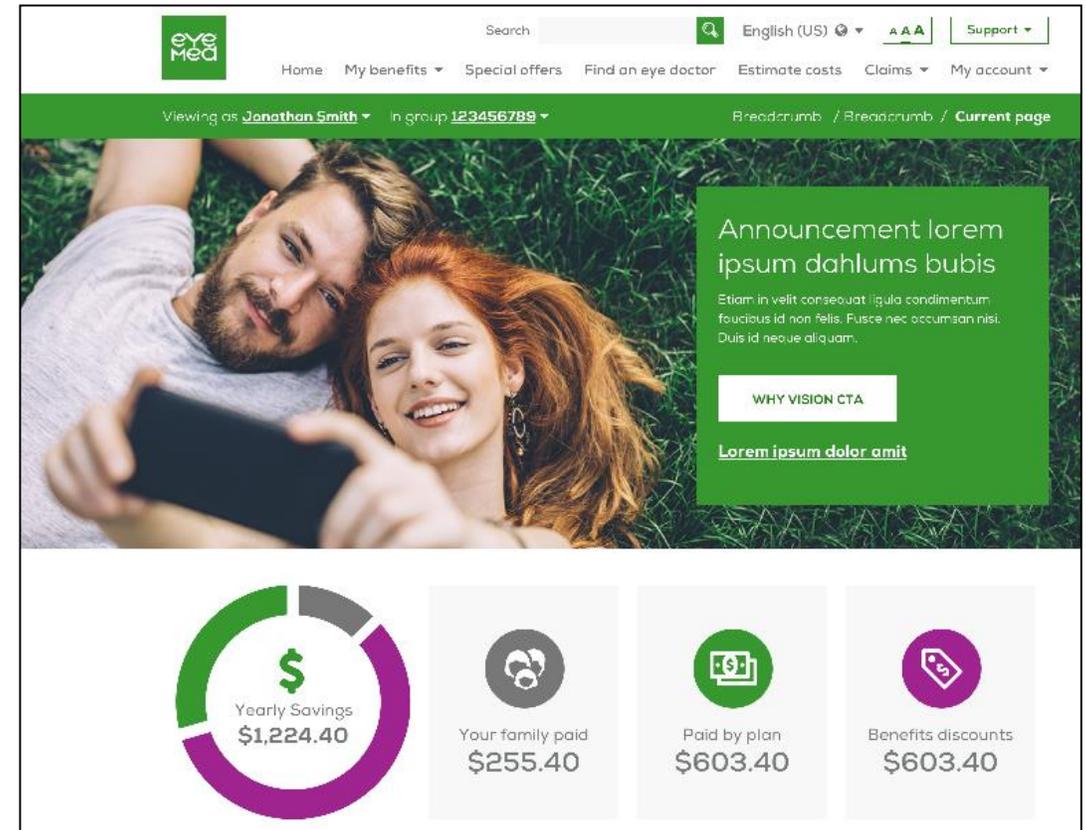
Improved member website

Easy to find information on the member web:

- **COMING SOON!** Optimized navigation with a streamlined look and feel
- **COMING SOON!** Savings summary
- **COMING SOON!** Toggle between English & Spanish
- Know Before You Go tool
- View benefits and eligibility
- Check claim status and EOB
- Access special offers

And don't forget, members can also:

- Access the EyeMed member app with facial recognition and one-touch ID
- Enroll in text alerts for personalized benefit reminders



No surprises with benefit transparency

Our **Know Before You Go** tool is 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) head 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

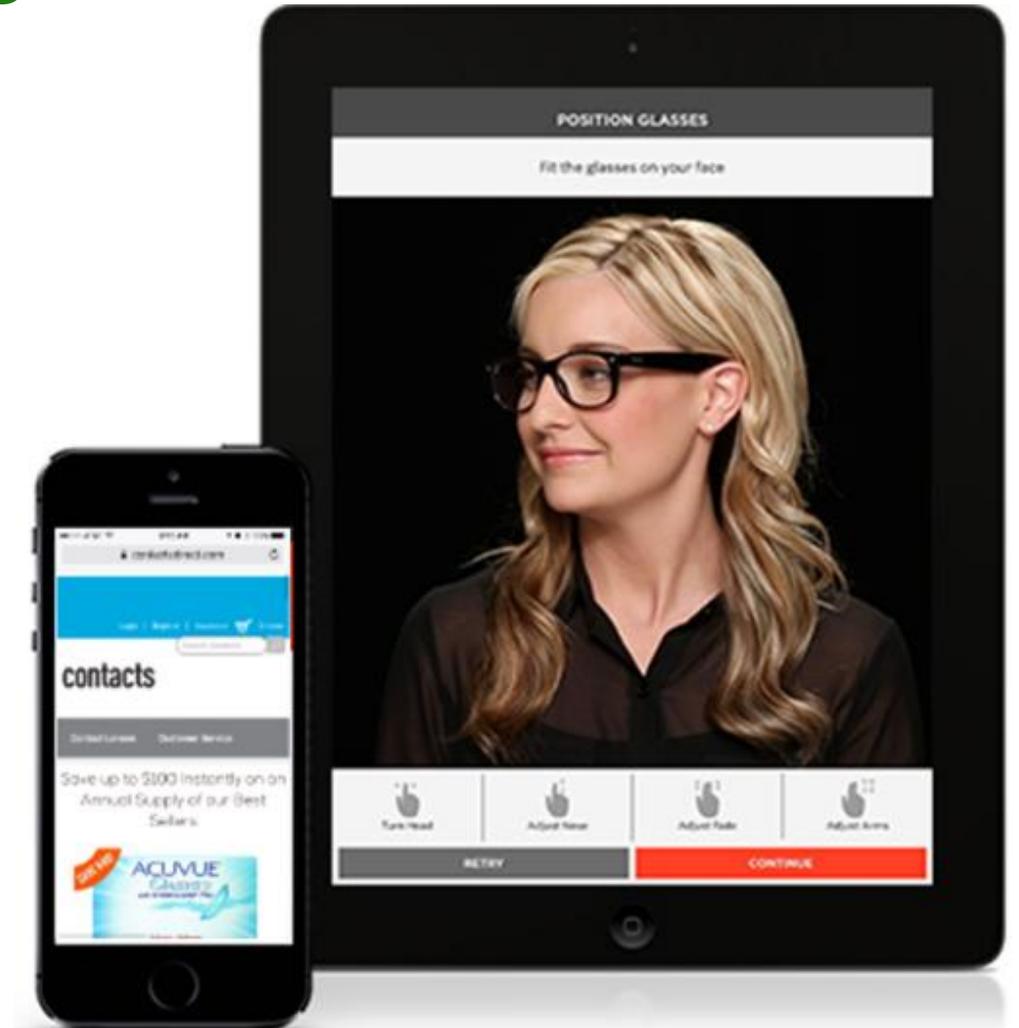
In-network, online options

- An experience built specifically for using vision benefits
- Easy-to-view eligibility
- In-network benefits automatically applied in the shopping cart
- Huge selection of name brand frames, lenses and contact lenses

GLASSES.COM **contacts**direct LENS**CRAFTERS**



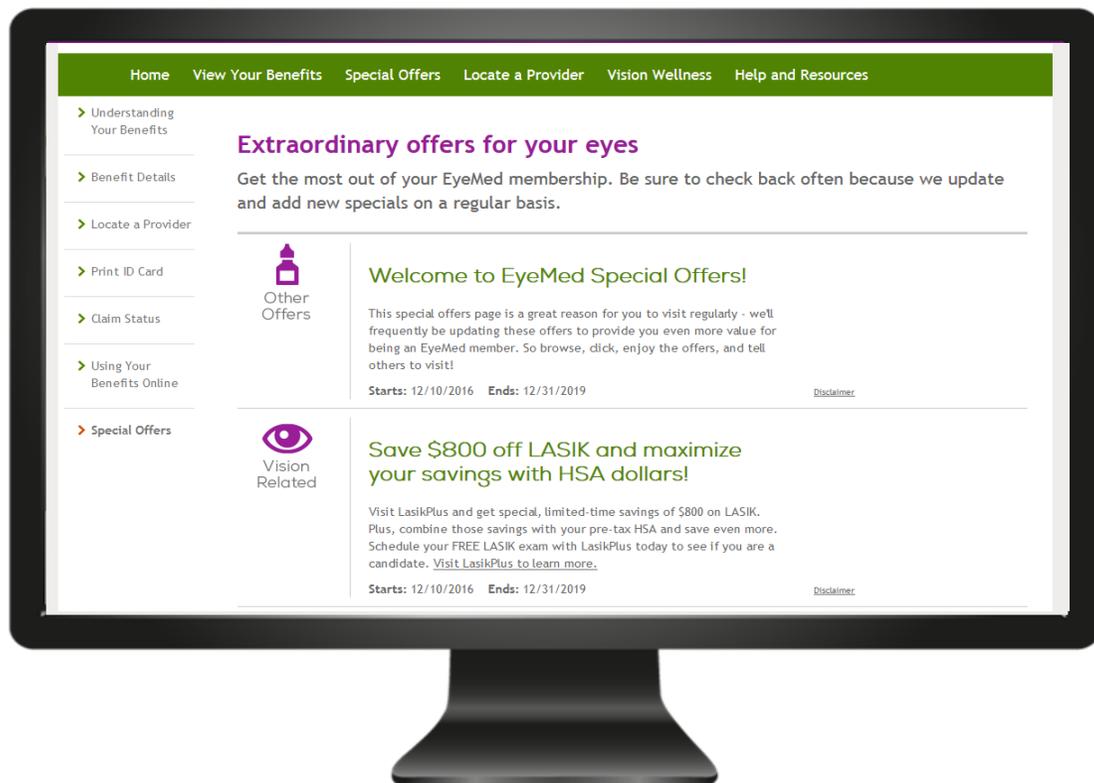
10% of eyewear purchases are now made online¹



¹"Vision Care Market Grows 2.4 Percent in 12-Months Ending September as Independent ECPs Make Share Gains." Vision Monday, 2019.

Members-only special offer discounts

99% agree our benefits deliver high value²



Current sample offers include:¹

Up to \$125 off an annual supply of contact lenses



Up to \$50 off non-prescription sunglasses



Extra 10% off



\$800 off LASIK



Discounts worth \$1,200 currently available

¹Sample special offers listed expire 12/31/2020. See offer for any exclusions. Discounts are not insured benefits. ²EyeMed Client Satisfaction Survey conducted by Walker, 2019.





Overview of benefits

Insight network offers cost controls

In-Network Schedule – Member cost	Low Option	High Option	Premium Progressives
Exam copay <ul style="list-style-type: none"> ▪ Exam ▪ Contact Lens Fit/Follow 	\$10 Up to \$40	\$10 Up to \$40	Tier 1 - \$95 copay Tier 2 - \$105 copay Tier 3 - \$120 copay Tier 4 - \$75 copay, 80% of charge less \$120 allowance
Frame	\$105 allowance	\$120 allowance	
Lens co-pay <small>(single vision, bifocals, trifocals)</small>	\$10	\$10	
Standard Progressives	\$75 co-pay	\$75 co-pay	
Premium Progressives	Various Copays	Various Copays	
Lens Options <ul style="list-style-type: none"> UV Tint Standard Scratch Polycarbonate (adults) Polycarbonate (kids) Standard Anti-Reflective Premium Anti-Reflective 	\$15 \$15 \$15 \$40 \$0 \$45 Various Copays	\$15 \$15 \$15 \$15 \$0 \$45 Various Copays	Premium Anti –Reflective Tier 1 \$57 copay Tier 2 \$68 copay Tier 3 80% of charge
Contact Lens	\$105 allowance	\$130 allowance	
Frequency	Exam Once every 12 months Lenses or Contacts Once every 24 months Frame Once every 24 months	Exam Once every 12 months Lenses or Contacts Once every 12 months Frame Once every 12 months	

Monthly Premium

Tiers	Low Option Premium	High Option Premium
Monthly Premium		
Employee	\$5.34	\$8.30
Employee + Spouse	\$8.58	\$13.28
Employee + Children	\$8.76	\$13.52
Employee + Family	\$14.10	\$21.84
Rate difference per month		
Employee	\$2.96	
Employee + Spouse	\$4.70	
Employee + Children	\$4.76	
Employee + Family	\$7.74	

Additional discounts for added member savings

- ✓ 40% off additional pair discount—the best, most flexible in the industry
- ✓ 40% off hearing exams and discounted, set pricing on hearing aids
- ✓ 20% off any remaining frame balance
- ✓ 20% off any non-covered item
- ✓ 15% off LASIK
- ✓ 15% off any balance over the conventional contact lens allowance

97% of clients agree that our benefits result in low out-of-pocket costs for members*

Discounts are in-network only. May not be available on all plans. Confirm if your provides this option. *EyeMed Client Satisfaction Survey conducted by Walker, 2017.

Confidential Notice: This document contains privileged information and is for the sole use of the intended recipient(s). Disclosure or distribution to and review or use by any unauthorized Luxottica EyeMed associate(s) and external parties is prohibited.



In closing ...

We appreciate your business, thank you for being such a loyal partner!

NOW LET'S JUST TALK

