



eYE
Med[®]



JUNE 12, 2019

Hello, LVBCH Members

Nice to see you

Meet your EyeMed team



Brian Boose
Regional Vice President



Peter Sarpong
Senior Sales Executive



Tori Fitzsimmons
Senior Manager
Account Management



We're part of the Luxottica Group portfolio of companies and brands

82,000

Employees

9,000

Retail stores

93mm

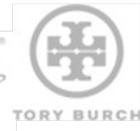
Frames manufactured

1

Passion

150

Countries

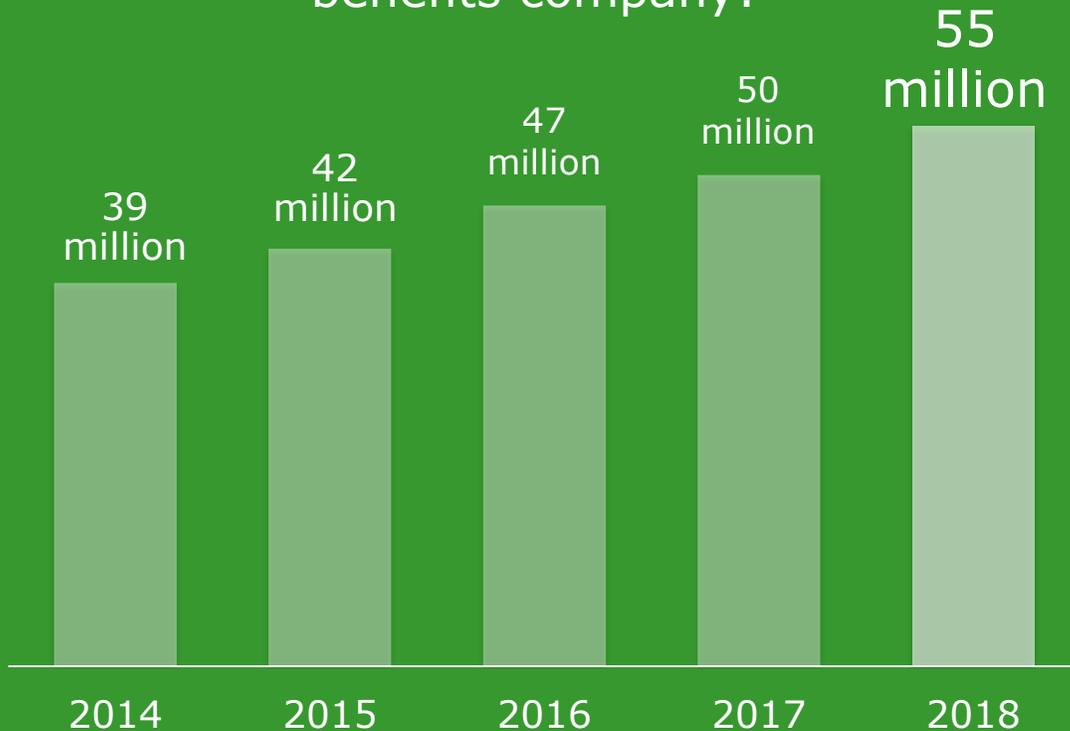


OneSight

9 million helped worldwide

And experts in our industry

EyeMed is America's fastest growing vision benefits company:¹



- 40% growth in the last 5 years alone, with 98% client retention last year²
- Now with over 18,000 clients and over 55 million members
- Over 450 clients in Pennsylvania, including Lehigh Valley Health Network, City of Philadelphia, Vibra Healthcare and Wawa
- Exceptional broker (72) and client (70) Net Promoter Scores (NPS)³

¹Internal analysis of EyeMed membership data compared to data from leading vision benefit companies, as reported in publicly available information, 2018.

²EyeMed internal book of business analysis, 2018.

It's all because we challenge the status quo



The vision network employees want

Why 98% of employees use in-network providers¹



Vision benefits that redefine expectations

Why 96% of members are satisfied with their benefits²



And above all else, we make benefits easy

Why 100% of clients agree we're easy to work with³

¹EyeMed book of business data, 2018 ²EyeMed internal member satisfaction survey conducted by Convergys, 2018. ³EyeMed client satisfaction survey conducted by Walker, 2018.

And that leads to
better results for you



More members
stay in-network*



More employees
enroll*



More members
use their benefits*

*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.

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1

The network members want

Eye care and eyewear when and where members want it

Why 98% of members use in-network providers*



The right mix of in-network providers:

- Independent – 76%
- Retail – 24%
- Online

Huge eyewear selection:



- Locations close to your members
- Providers with evening/weekend hours
- Many on-site labs for same day glasses
- Access to advanced technology

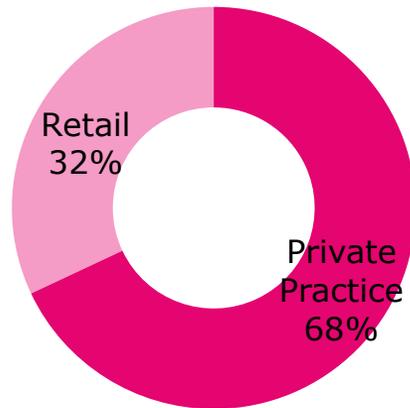
*EyeMed book of business data, 2017

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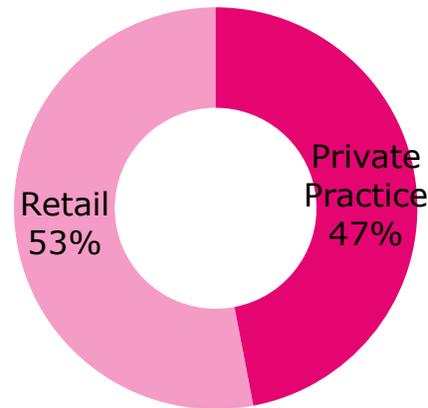
Give members what they want

Members want to receive eye care when they want, and where they want - and we offer the choice they need to meet their expectations

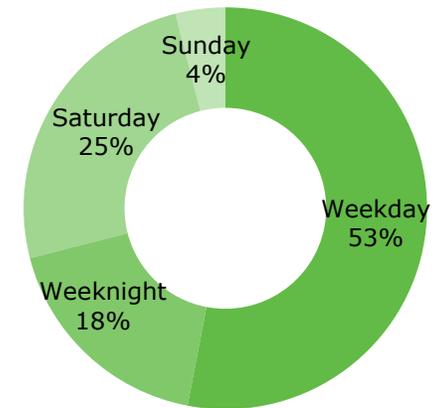
Consumers choose to get exams at:¹



But choose to buy their frames at:²



And get them when they want to:³



¹Vision Watch – The Vision Council Member Benefit Report, Q3 2013; ²EMI Online Research Solutions; ³Consumer Study Commissioned by EyeMed 2010

The right network for your members

Favorite national retailers

Plus local favorites including America's Best, Boscov's Optical, Eyeland Optical and For Eyes Optical

	National	PA
Provider access points	99,374	4,102
Locations	25,793	1,299
Independent	19,649	1,058
Retail	6,144	241

Plus online:

GLASSES.COM

contactsdirect

OPTICAL

LENSCRAFTERS



INDEPENDENT
PROVIDER
NETWORK



LENSCRAFTERS
Lenses for life

PEARLE
EST. 1961
VISION

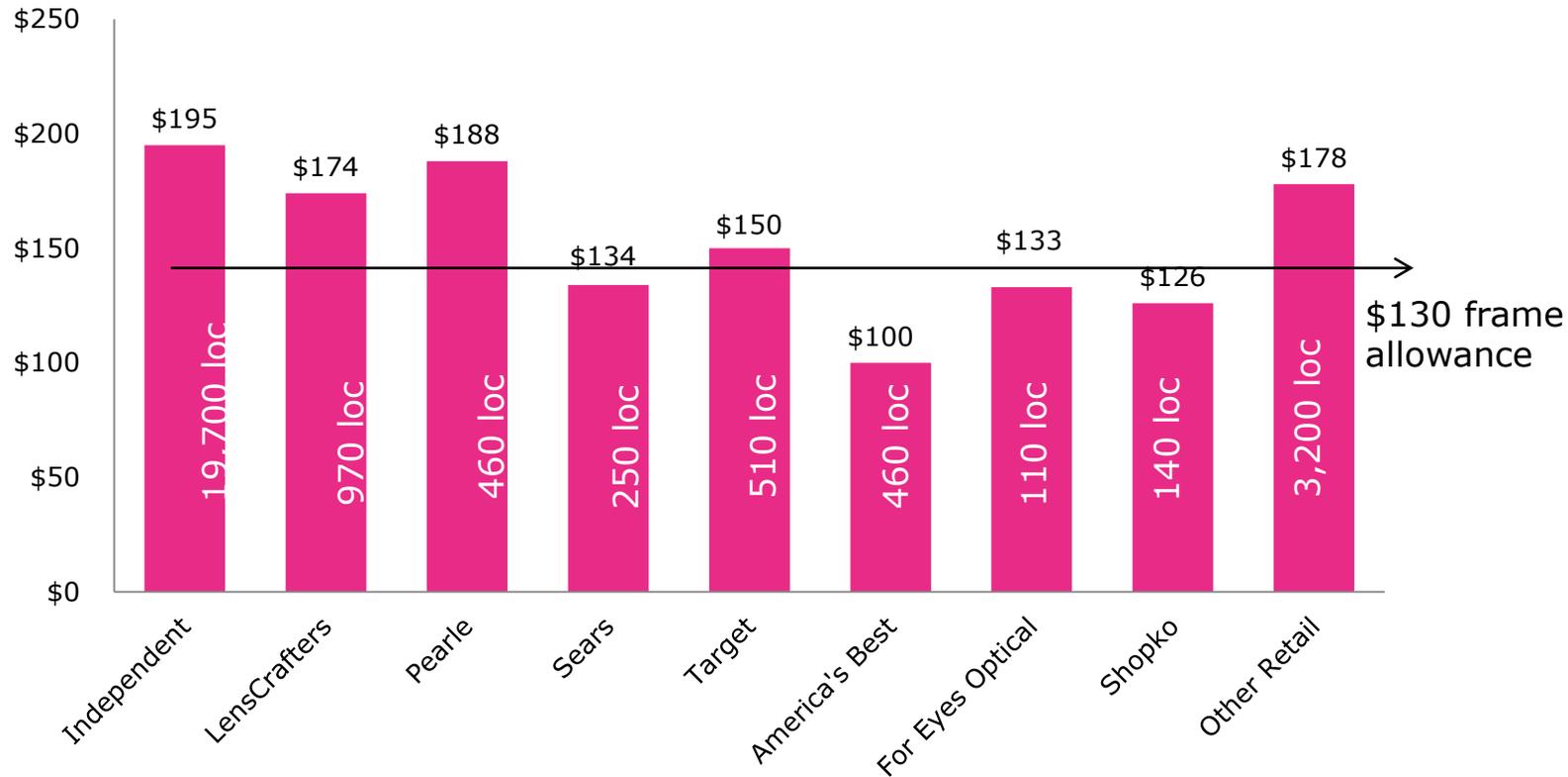
OPTICAL



**eye
Med**

How choice connects with savings

Average frame spend by location*



341

frames, on average, at each provider location under \$130

*Internal analysis of book of business claims data, 2018.

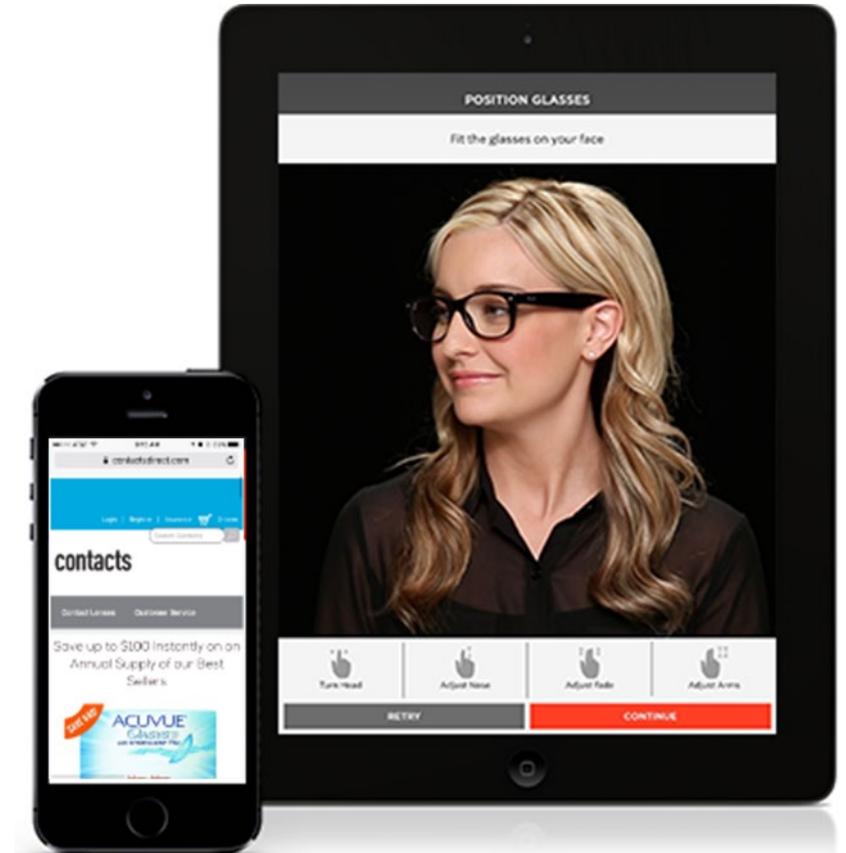
**Location count based on EyeMed Insight network, October 2018.

Online, in-network eyewear providers

- Best-in-class experience built specifically for using vision benefits
- Eligibility is easy to view and in-network benefits are automatically applied in the shopping cart
- Huge selection of name brand frames, lenses and contact lenses



75% of clients think online options are important*



EyeMed Client Satisfaction Survey conducted by Walker, 2015

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2

Benefits that redefine expectations

Our approach: flexibility, choice and savings

Why 96% of members are satisfied with their benefits*



Freedom to choose:

- No frame towers or special selections
- No progressive lens formularies
- No contact lens formularies



Savings on products and services



Optional add-on benefit enhancements

*EyeMed internal member satisfaction survey conducted by Convergys, 2018.

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Flexible Plan Design Features

We will partner with your Insurance Brokers or Consultants



Comprehensive eye exam – with a co-pay, every 12 months



Frame allowance – every 12 or 24 months



Lenses – with a co-pay, plus fixed pricing on options, every 12 months



Contact lens allowance – with coverage for fit & follow-up, every 12 months

Vision Benefits at a Glance

Customize your Benefits



Eye Exam
every 12 months

\$0 to \$25 copays
(\$5 increments)

- ✓ 4-year rate guarantee
- ✓ Fixed costs for lens options available



Frames
every 12 or 24
months

\$100 to \$300
allowances
(\$10 increments)

- ✓ Use frame and contact lens allowances in the same benefit period
- ✓ 20% off balance over frame allowance



Lenses
every 12 months

\$0 to \$25 copay
(\$5 increments)

- ✓ Freedom Pass with covered-in-full frames from LensCrafters, Target Optical and Sears Optical



Contact Lenses
every 12 months

\$100 to \$300
allowances
(\$10 increments)

- ✓ Benefit Booster on contacts – \$20 contact lens allowance increase at ContactsDirect.com
- ✓ Consistent application of benefits at ALL network locations

Small Group (LT 100 eligible employees)

Standard Vision Plan Designs



Eye Exam
every 12 months

\$10 copay



Frames
every 12 or 24 months

\$130 or \$150 allowance



Lenses
every 12 months

\$10 or \$25 copay



Contact Lenses
every 12 months

\$130 or \$150 allowance

- ✓ 4-year rate guarantee
- ✓ Fixed costs for lens options
- ✓ Use frame and contact lens allowances in the same benefit period
- ✓ 20% off balance over frame allowance
- ✓ Freedom Pass with covered-in-full frames from LensCrafters, Target Optical and Sears Optical
- ✓ Benefit Booster on contacts – \$20 contact lens allowance increase at ContactsDirect.com
- ✓ Consistent application of benefits at ALL network locations

Enjoy savings with Freedom Pass*

\$130 Minimum Frame Allowance Required

\$0 out-of-pocket
cost on frames

Available at:

LENSCRAFTERS®

OPTICAL



- Over 1,700 locations nationwide
- 600-900 frames, on average, at each location

LensCrafters only included with effective dates of 10/1/2019 through 1/1/2020.



*A special offer from LensCrafters, Target Optical and Sears Optical. \$130 or higher frame allowance required. Valid for each year of the initial contract term and in-store only at LensCrafters, Target Optical and Sears Optical. Offer not valid at Sears Optical stores affiliated with US Vision. Offer excludes Chanel, Cartier, Tiffany, Prada, Giorgio Armani, Gucci and Tom Ford frames. Complete pair purchase required - member is still responsible for lenses, which are covered based on benefits outlined in the vision benefits and may include an additional copay. Discounts are not insured benefits.

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Savings on contacts, too

A special offer from
ContactsDirect.com

\$20 off purchase
 & free shipping*

- Always available online
- Automatically applied after members register their benefits
- Includes top-selling contact lens brands like:

ACUVUE
 BRAND CONTACT LENSES

DAILIES[®]

AIR OPTIX
 brand contact lenses

*Discounts are not insured benefits.

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Additional discounts for added member savings

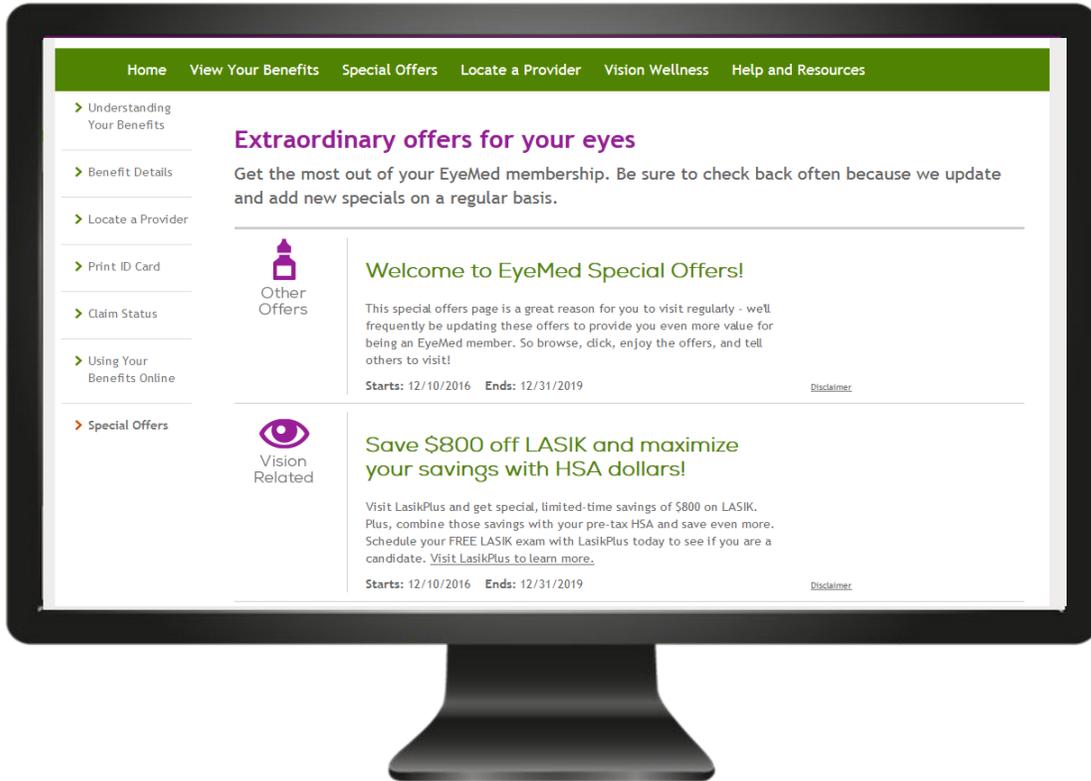
- 40% off additional pairs of glasses
- 40% off hearing exams and discounted, set pricing on hearing aids
- 20% off any remaining frame balance
- 20% off any non-covered item
- 15% off LASIK
- 15% off any balance over the conventional contact lens allowance

99% 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, 2018.

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Special offer discounts



Current sample offers include:*

Extra \$25 off when using your vision insurance at Target Optical

Receive \$25 towards a complete pair of glasses or Rx sunglasses at Pearle Vision

10% off at ContactsDirect

\$800 off LASIK with LasikPlus

67% of Millennials say a promotion influences their decision to purchase*

Sample special offers listed expire 12/31/2019. See offer for any exclusions. *"The Eyeglass Consumer," Transition Optical and The Center for Generational Kinetics, 2018.

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The future is bright with Sun Perks

A fun sunglass benefit
for your members

- Sun Perks certificate for all enrolled members to use on their purchase of non-prescription sunglasses at Sunglass Hut
- 40 luxury brands to choose from including Ray-Ban®, Coach® and Prada®
- Why? Because 99% of UVA and UVB rays can be blocked with quality sunglasses

\$50 OFF Sunglass Hut

purchase of \$200 or more
or \$20 off any purchase





3

Above all else, we make benefits easy

Our approach: making benefits easy to use

Why 100% of EyeMed clients agree we're easy to work with*



Helpful communications

- Open enrollment support
- Welcome Kit with ID card
- Educational materials
- Wellness mailings and reminders
- Text alerts



Online tools

- Enhanced Provider Search
- Member Web
- Mobile app
- Special offers



Award-winning customer service

- Extended hours, including evenings and weekends
- "Certified Center of Excellence"***

*EyeMed Client Satisfaction Survey Conducted by Walker, 2018.

**Purdue University Benchmark Portal independent assessment of call centers nationwide, 2018.

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Welcome Packet and ID cards

Even though members don't need an ID card to use their benefits, we offer digital ID cards via our app, plus printed ID cards (all at no-cost)

Our Welcome Packet includes:

- 2 ID cards
- Detailed benefit information
- Customized provider listing
- Wellness resources

77% of consumers still prefer to have a printed ID card as proof of benefits



What
What's a copay? A fixed amount that you owe at the time of your visit. Flip this over to check out yours.

When
When can I use my benefits? Check out the effective date on the front of your ID card above.

How
How do I save more money? You receive 40% off additional complete pairs of prescription eyeglasses and 20% off non-prescription sunglasses at participating in-network eye doctors. Plus, you can access new offers 24/7 when you create an account on our website.

Where
Where can I use my benefits? Check out the eye doctors closest to you on the other side or visit our online Enhanced Provider Locator to find the perfect fit. Now that's convenient.

Register online to start using your benefits

- Find eye doctors near you, view your benefits, see your claims, get special offers and more just by registering on the member website listed on the front of your ID card.
- Download the EyeMed Members App on your iPhone, iPad or Android to view your benefit details and ID card right when you need it.

LANGUAGE ASSISTANCE

Language	Phone	Chat
Chinese	888-364-4444	888-364-4444
Spanish	888-364-4444	888-364-4444
French	888-364-4444	888-364-4444
Tagalog	888-364-4444	888-364-4444

*Consumer Healthcare Perceptions study, commissioned by Ipsos Marketing and EyeMed, 2018.



Additional member communications

- Open enrollment material support and event representation
- Detailed benefit information
- ID cards
- Customized provider listing
- Wellness emails
- Quarterly newsletter
- Toolkits for you to share with employees
- Need more? Or something customized? We've got you covered!

98% agree that our benefits are easy to understand*

The collage features several key communication pieces:

- Welcome to EyeMed:** A warm email greeting new members, explaining the benefits of the EyeMed network and providing links to find a doctor and view benefits.
- BENEFIT SUMMARY:** A detailed document titled 'SUMMARY OF BENEFITS' listing various eye care services and their associated costs. Key highlights include:
 - 40% OFF Complete pair of prescription eyeglasses
 - 20% OFF Non-prescription sunglasses
 - XX% OFF Branding industry beyond plan coverage
- inSIGHTS:** A quarterly e-newsletter featuring a photo of a child with glasses and the headline '8 back-to-school rules to help protect your kids' eyes'.
- TOOLKITS:** A toolkit titled 'Your eyes are amazing windows to the world' with the message 'They're also one of the only places in your body where doctors can get a clear view of blood vessels, which can help catch some serious health conditions early.'
- EYEMED.COM:** A screenshot of the website showing navigation menus (Members, Employers, Brokers, Providers, Strategic Partners) and a search bar.

*EyeMed Client Satisfaction Survey Conducted by Walker, 2017.



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
- Use enhanced Provider Search tool

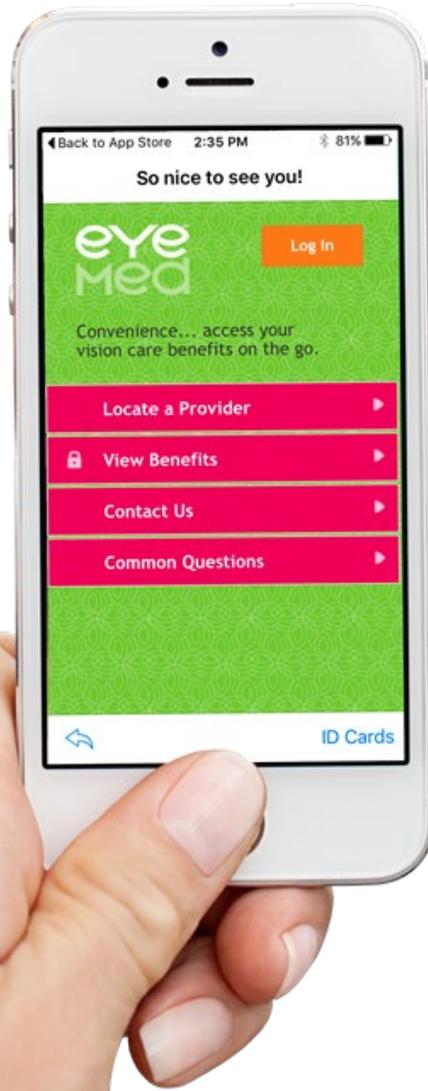
Nearly 4 million EyeMed members logged in last year*

*EyeMed book of business analysis, 2018

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EyeMed members app



Features

- Look up eligibility and benefit details
- Map out provider locations and driving directions
- Pull up the ID card
- Set exam and contact lens refill reminders
- Load a prescription
- **NEW IN 2019!** Facial recognition and 1-touch ID

50% of members now prefer self-service tools (such as those online or an app) over calling a customer service center*

*Consumer Healthcare Perceptions study, commissioned by Ipsos Marketing and EyeMed, 2018

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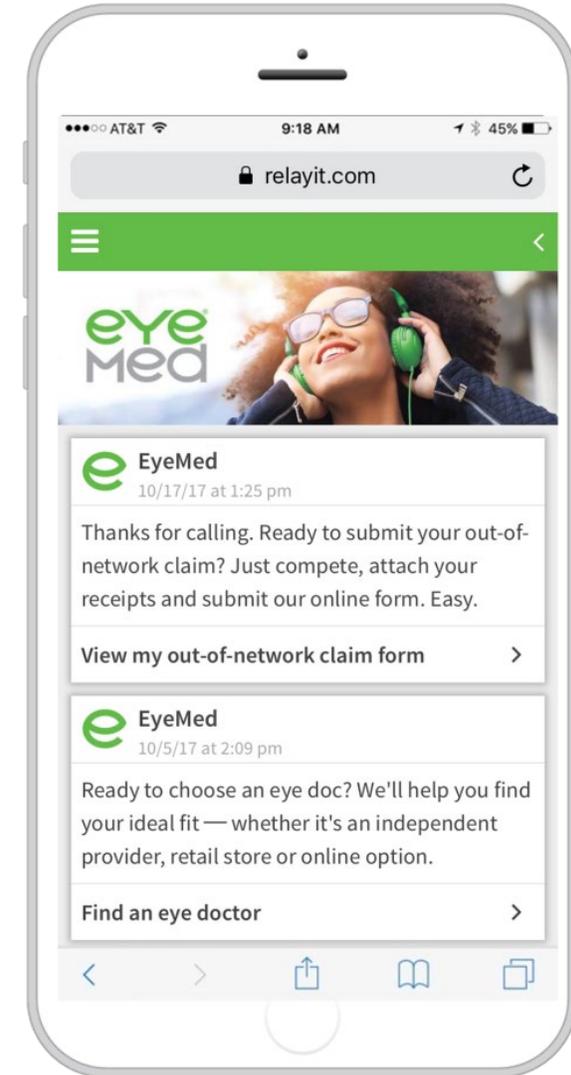
Customized text alerts

85% of insurance consumers want communications tailored to their benefits*

For members who opt-in, we'll share:

- Wellness information
- Special offers
- Personalized benefits reminders
- Quick tips and guides

Nearly 500,000 members have opted-in to our text alert program since launching last year (4.3 MM texts sent; 22% click-through rate)**



*"How to Engage Your Members: Frequently, Relevantly, and Simply." The Cicero Group.

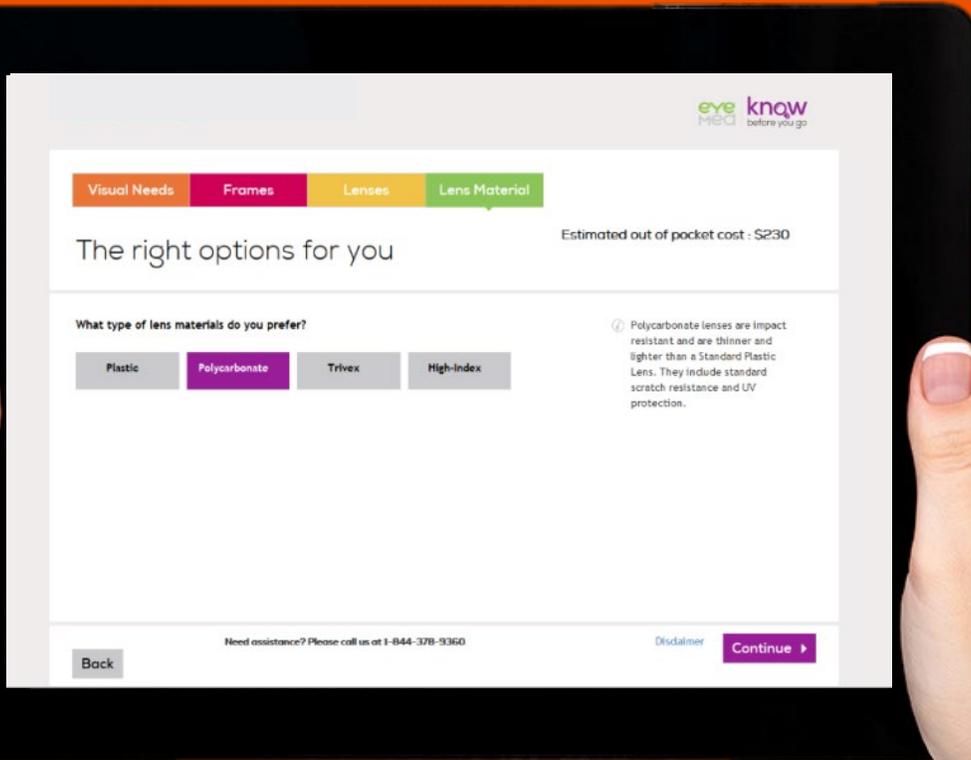
**EyeMed book of business analysis, 2018.

Know before you go

An easy way for members to see their anticipated costs upfront

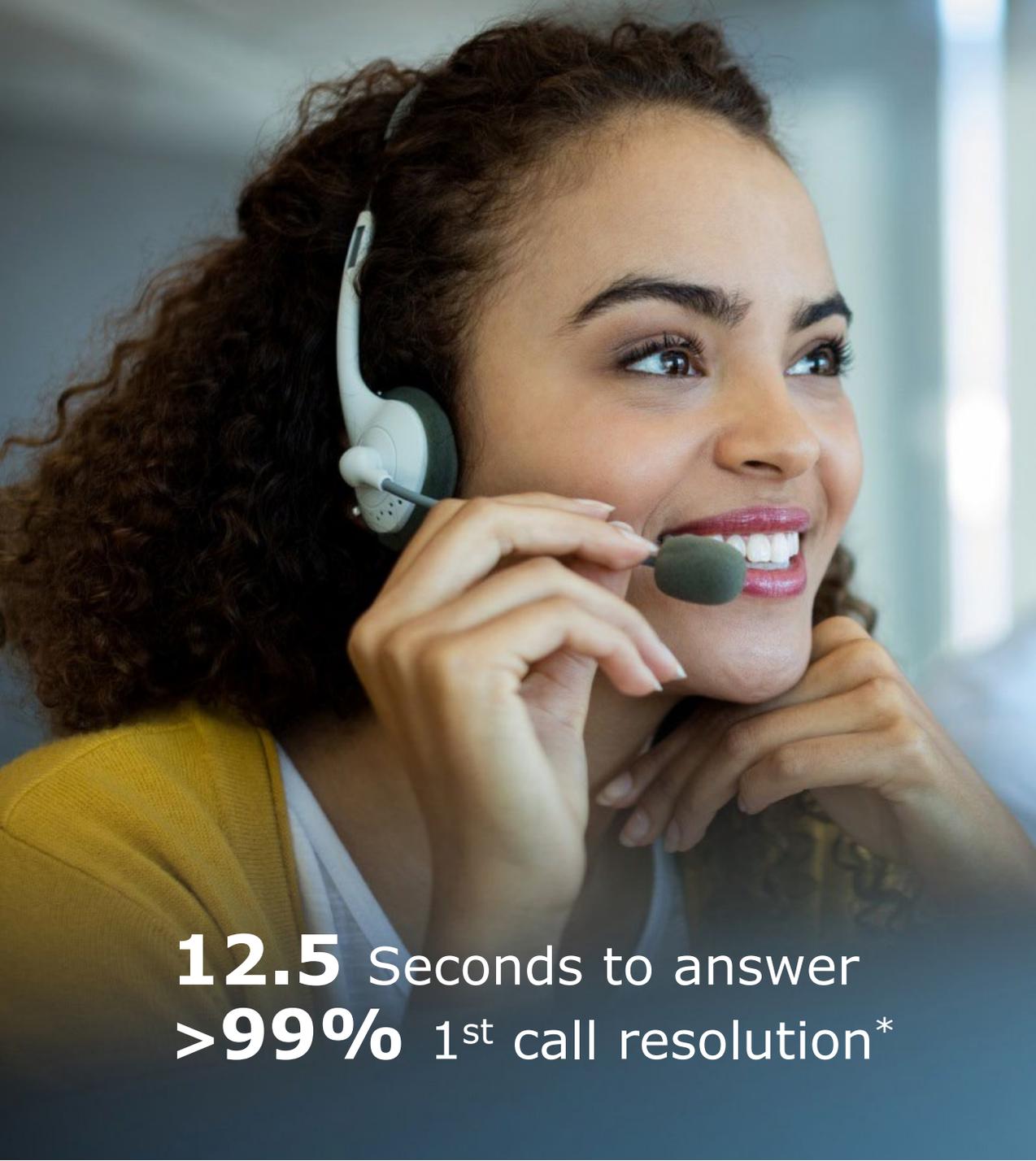
1. Members see a list of available services and products (with easy-to-understand definitions and explanations): eye exams, frames, lenses, add-ons and contacts
2. They choose their preferences for each item
3. Their estimated total out-of-pocket cost, if any, appears on-screen

100% of clients agree that we're innovative*



*EyeMed Client Satisfaction Survey conducted by Walker, 2018

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Award-winning service day and night

Here for members whenever they need us

- “Certified Center of Excellence” rating for high customer support by Benchmark Portal, 9 years in a row
- Available 102 hours per week:
 - Monday thru Saturday: 7:30 a.m.–11 p.m. EST
 - Sunday: 11 a.m.–8 p.m. EST
 - Support 362 days a year
- Need-based routing so calls are answered by the right vision benefits expert every time
- One of America’s highest-rated call centers

12.5 Seconds to answer
>99% 1st call resolution*

*EyeMed book of business data, 2017

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4

We support our clients, too

Implementation done your way

Discovery

We'll talk with clients about their needs

Planning

We'll develop a detailed project plan

Execution

We'll set up, test and get them on the road to a stress-free administration

Want to be more involved?

- Clients can play a part in every step of your transition
- We can schedule status calls or updates as frequently as you want

100%
implementation satisfaction
for 11 years

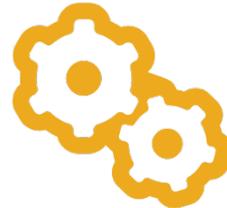
We're here to help

Our account managers can do it all



Everyday support

- Act as a consultant
- Available to discuss plan designs
- Help with day-to-day needs



Technical questions?

- Membership file inquiries
- Data feed changes
- Billing questions



Urgent need?

- Eligibility inquiries
- Claims questions
- Client web set-up



5

To sum it up ...

Why it's smart to choose EyeMed

	EYEMED	CURRENT
The vision care network that members want The right mix of independents, retail and online	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Vision benefits that redefine expectations Data driven solutions that have your members in mind	<input checked="" type="checkbox"/>	<input type="checkbox"/>
An experience that makes vision benefits easy Tools that make it easy for both members and clients	<input checked="" type="checkbox"/>	<input type="checkbox"/>



Finally, let's just talk

Any questions?

Learn more at eyemed.com

