

The need for eye care is clear

Healthcare costs are rising. Needs are shifting. People have more to do and less time to do it. EyeMed is striving to change the industry by doing more to help solve these real-world, everyday challenges – one member, one challenge, one solution at a time. With more than 76% of adults using some form of vision correction¹, eye exams can play an important and easily accessible part in reducing overall health care costs.

NETWORK COMPOSITION²

19.700

Independents

56,200

Provider access points

Trusted local advisors that many are comfortable with



2.000

National retail locations

8,800

Provider access points

Recognized names with something for everyone

LENSCRAFTERS'





2,000

Regional retail locations

34.900

Provider access points

Neighborhood stores with a wide range of care

Cohen's • Target Optical * Fashion Optical * Wisconsin Vision * 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

The vision network members want

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. With 98% of our members staying in-network we think our network solution provides the accessibility and flexibility they desire most.3

HEALTH PROBLEMS ARE COSTLY

75% of healthcare costs are from chronic diseases like heart disease and diabetes.⁴ Early intervention can help save you money. Treating chronic conditions sooner can cut costs by thousands per member, per year.5

EYE EXAMS CAN HELP

Use vision benefits for an eye exam to help spot serious conditions like:5

- Diabetes
- Eye diseases
- High blood pressure
- like glaucoma
- · High cholesterol
- and cataracts

AMERICA'S LARGEST VISION NETWORK®

Many decision-makers want a strong mix of independent and retail providers.

Network mix

24% 76%

Online mix

Retail

Members 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. Our online options offer free shipping and returns, and a user friendly experience.



Independent

Vision benefits that redefine expectations

Members expect to get value from their vision benefits. Good thing, because our solution delivers plenty of it. We analyze the purchasing behavior of our over 60 million members to determine how they actually use their vision benefits. Then, we craft simple solutions to help lower out-of-pocket costs and provide significant savings. The result – benefit designs and standard discounts aimed at keeping our members' hardearned dollars in their pockets:

- 71% member savings versus retail cost at all provider locations⁸
- · Average member out-of-pocket cost is \$20 lower than our largest competitor9
- 98% in-network utilization meaning more members are experiencing the full value of their vision benefits10

And when you're selecting a vision benefit, we want to make sure the benefits your members receive are as beneficial as they appear. Our competitive cost controls ensure out-of-pocket costs are minimized.

HOW WE'RE HELPING YOUR MEMBERS SAVE:

- 4-year rate guarantee to keep rates stable over time
- Fixed pricing on standard and premium lens options
- Industry leading discounts such as 40% off unlimited pairs of prescription glasses**
- 20% off any balance over the frame allowance and non-covered items, like lens cleaner or non-prescription sunglasses**
- · Low fixed pricing for blue light filtration
- · Offers page at eyemed.com where members can easily find a lot of great discounts, coupons, rebates and promo codes on frames, contacts, eye exams and more directly from manufacturers and providers
- With our Know Before You Go Tool, members can project specific out-of-pocket costs (if any) by service and product, based on their specific EyeMed benefits.11

Combine these cost savings with EyeMed's unparalleled network and you get an experience with clear value for your members.

of members are satisfied with their benefit⁷



Ask me about Eye360*

Eye360 focuses on health, simplicity and savings. No promo codes or paperwork required. In addition to your current plan, members receive the following enhanced benefits when visiting a PLUS Provider:

- \$0 copay eye exams
- Additional \$50 on frame allowance
- A streamlined experience

^{*} Eye360 on fully insured plans is underwritten by: Fidelity Security Life Insurance Company, Kansas City, MO 64111. To see a full list of limitations and exclusions, see an official plan design from EyeMed.

^{**}See official plan design for details

Above all else, we make benefits easy

Your members 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.

EASY TO UNDERSTAND

Members use the benefits they understand. We'll make sure you and your members are ready to receive the full benefits from an EyeMed plan. From an implementation specialist who ensures your account set-up is smooth and easy going – to member materials to make the EyeMed experience a breeze.

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

- 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 members
- Easy online tools like our mobile app, text messaging, enhanced provider search and our member resources web site

We've got you covered

Just remember, we can customize your NLA EyeMed plan to your fund's unique needs and challenges. Our representatives serve as consultants to provide plan recommendations to best suit you. All EyeMed plans feature no towers, no unnecessary restrictions, no formularies. Just the freedom to use your benefits at thousands of providers nationwide.

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.



of clients say we're easy to work with 12



Easy to contact

Our on-shore Customer Care Center is one of the highest performing customer service centers in the country, 9 years in a row.¹³ Only 17 call centers in the nation have received this distinction.



Multi-lingual live agents standing by 102 hours per week, 15 hours per day.

¹"US Optical Industry Report Card," The Vision Council, 2019. ²"Internal analysis of EyeMed membership, 2019" ³ EyeMed book of business data, 2018. ⁴"Fighting Chronic Disease: The Case for Enhancing the Congressional Budget Analysis Process," Centers for Medicare & Medicaid Services (CMS) Accessed May 2020. ⁵ "Avoid Vision Loss By Catching Conditions Early"; yoursightmatters.com; accessed April 2020. ⁵ Based on the EyeMed Insight network and analysis of competitors' largest networks via Netminder data, October 2018. ¹ EyeMed internal member satisfaction survey conducted by Convergys, 2018. ⁵ EyeMed member average. ⁵ Based on EyeMed Insight Network, \$10 material copay/\$120 frame or contact allowance. ¹ Based on EyeMed book of business data 2019. ¹ Available for clients with standard, routine vision plans. ¹ EyeMed Client Satisfaction Survey conducted by Walker, 2018. ¹ Purdue University Benchmark Portal independent assessment of call centers

To see how EyeMed can best serve your members, visit eyemed.com/union to request a complimentary vision plan analysis.

