



Explore vision with EyeMed

Proudly endorsed by the National Labor Alliance

So nice to meet you

We're proud to receive the trust and endorsement of the National Labor Alliance. With more than 20,000 clients across the nation – EyeMed is one of America's fastest growing managed vision care organizations.¹ We couldn't have done this without winning the support of union and labor groups like yours who represent over 1.3 million EyeMed members. Whether your fund currently has an indemnity plan, managed vision care plan or no coverage – EyeMed has a plan for you.



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

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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 79% of U.S. adults² using some form of vision correction, eye exams can play an important and easily accessible part in reducing overall health care costs.

NETWORK COMPOSITION³

19,000

Independents

56,200

Provider access points

Trusted local advisors that many are comfortable with



5,500

National retail locations

8,800

Provider access points

Recognized names with something for everyone

LENSCRAFTERS[®]



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 • 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 nearly 98% of our members staying in-network we think our network solution provides the accessibility and flexibility they desire most.⁴

HEALTH PROBLEMS ARE COSTLY

Early detection and intervention of such chronic diseases as heart disease and diabetes can help reduce their costly complications.⁵ For instance, regular eye exams and timely treatment could prevent up to 90% of diabetes-related blindness as well as other serious disabilities.⁶ And heart disease and stroke are responsible for \$147 billion in lost job productivity in the U.S.,⁷ though early signs may be detected by a vision care exam.⁸

EYE EXAMS CAN HELP

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

- Diabetes⁹
- Heart disease¹⁰
- High blood pressure¹⁰
- High cholesterol¹⁰
- Eye diseases like glaucoma¹¹ and cataracts¹²

AMERICA'S LARGEST VISION NETWORK¹³

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

Network mix¹³



Online mix

Members have several ways to shop for eyewear online directly from their smartphone, tablet or computer at in-network providers. Members can instantly apply their vision benefits at checkout and are offered free shipping, free returns and a user-friendly experience.



Vision insurance benefits that redefine expectations

Members expect to get value from their vision insurance benefits. Good thing, because our solution delivers plenty of it. We analyze the purchasing behavior of our over 68 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 discounts¹⁵ aimed at keeping our members' hard-earned dollars in their pockets:

- 76% member savings versus retail cost at all provider locations¹⁶
- Average member out-of-pocket cost is \$20 lower than our largest competitor¹⁶
- Nearly 98% in-network utilization – meaning more members are experiencing the full value of their vision benefits¹⁷

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 discounts¹⁵ such as 40% off unlimited pairs of prescription glasses¹⁸
- 20% off any balance over the frame allowance and non-covered items, like lens cleaner or non-prescription sunglasses¹⁸
- 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 providers¹⁵
- 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 benefits¹⁹

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

² "Consumer inSights Q1 2022 Report"; The Vision Council; thevisioncouncil.org; May 11, 2022. ³ Insight network provider accessibility comparison report via Netminder data, April-December 2021 ⁴ EyeMed internal book of business analysis, 2021. ⁵ Mukamal, R.; "20 Surprising Health Problems an Eye Exam Can Catch"; American Academy of Ophthalmology; aao.org; April 29, 2022. ⁶ "Cost-Effectiveness of Diabetes Interventions"; National Center for Chronic Disease Prevention and Health Promotion (NCCDPHP), Centers for Disease Control and Prevention; cdc.gov; March 7, 2022. ⁷ Hoffman, D.; "Commentary on Chronic Disease Prevention in 2022"; National Association of Chronic Disease Directors; chronic disease.org; 2022. ⁸ Mukamal, R.; "Early Signs of Heart Disease Appear in the Eyes"; American Academy of Ophthalmology; aao.org; April 27, 2022. ⁹ Mukamal, R.; "20 Surprising Health Problems an Eye Exam Can Catch"; American Academy of Ophthalmology; aao.org; April 29, 2022. ¹⁰ Mukamal, R.; "Early Signs of Heart Disease Appear in the Eyes"; American Academy of Ophthalmology; aao.org; April 27, 2022. ¹¹ "Five Common Glaucoma Tests"; Glaucoma Research Foundation; glaucoma.org; page last reviewed February 8, 2022. ¹² "Cataracts"; Mayo Clinic; mayoclinic.org; September 1, 2021. ¹³ EyeMed Insight network, January 2022. ¹⁴ EyeMed member satisfaction survey conducted by Concentrix, 2021. ¹⁵ Discounts are not an insured benefit. ¹⁶ 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. Retail cost based on industry averages, 2021. ¹⁷ EyeMed internal book of business analysis, 2021. ¹⁸ See official plan design for details. ¹⁹ Available for clients with standard, routine vision plans. ²⁰ Member access to PLUS Providers is only available in conjunction with Eye360 insurance product and is not available in all states.

97%

of members are satisfied with their benefits¹⁴



Ask me about Eye360²⁰

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

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

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 setup 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 website

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 frame towers, no unnecessary restrictions, no formularies.²¹ 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.

²¹ See the Policy for Limitations and Exclusions. ²² (T3B) EyeMed Client Satisfaction Survey conducted by Walker, 2021. ²³ Purdue University BenchmarkPortal independent assessment of call centers nationwide, 2021.

Fully insured plans are underwritten by: Fidelity Security Life Insurance Company®, Kansas City, MO 64111. Policy number VC-149, form number M-9185.

99%

of clients say we're
easy to work with²²



Easy to contact

Our on-shore Customer Care Center is one of the highest performing customer service centers in the country, 1 of only 10 call centers in the nation to have received this distinction for 12 straight years²³



Multi-lingual live agents
standing by 98 hours per
week, 15 hours daily
Monday–Saturday and
8 hours on Sunday



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

