

Welcome to EyeMed

YOU'LL LIKE IT HERE

Welcome to a whole new world of vision care. Whether you're a vision benefits veteran or a newbie, get ready for an unrivaled experience. You've joined an exclusive club – if you can call more than 55 million members exclusive.

We don't want you to miss a moment.

ENJOY MORE CHOICE

We're about to set you loose in a huge network with no restrictions. See the doctors, options and brands you want. The who, what, where and when are all up to you. Your vision is too important for limits. You should be free to see your best, look your best and be your best. With EyeMed, you are.

ENJOY MORE EXTRAS

We want you to feel like your vision benefits cater to you. Because they do. We're out to wow you with members-only savings and an eye-opening experience. You'll never pay sticker price for eyewear and you won't get unexpected bills for doctor visits. That's just how life is for an EyeMed member.

ENJOY MORE GUIDANCE

Here's why EyeMed is more than vision benefits: we want you to see better and feel better. That's what being a member is all about, right? So we go out of our way to make your benefits easy to understand – and even easier to use. We build the tools. We personalize them. And if it's not enough, we have a live call center that's eager to please.



KEEP UP WITH EYEMED TEXT ALERTS

Get just-in-time updates and reminders, tips to maximize your benefits and extra ways to save money. Call **844.873.7853** to opt in. Be sure to have your 9-digit member ID handy.

SEE THE GOOD STUFF

Register on eyemed.com or grab the member app (App Store or Google Play) now

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SUMMARY OF BENEFITS

VISION CARE SERVICES	IN-NETWORK MEMBER COST	OUT-OF-NETWORK MEMBER REIMBURSEMENT
EXAM SERVICES		
Exam	\$10 copay	Up to \$40
Retinal Imaging	Up to \$39	Not covered
CONTACT LENS FIT AND FOLLOW-UP		
Fit and Follow-up - Standard	Up to \$40	Not covered
Fit and Follow-up - Premium	10% off retail price	Not covered
FRAME		
Frame	\$0 copay; 20% off balance over \$130 allowance	Up to \$91
LENSES		
Single Vision	\$25 copay	Up to \$30
Bifocal	\$25 copay	Up to \$50
Trifocal	\$25 copay	Up to \$70
Lenticular	\$25 copay	Up to \$70
Progressive - Standard	\$90 copay	Up to \$50
Progressive - Premium Tier 1 - 3	\$110 - 135 copay	Up to \$50
Progressive - Premium Tier 4	\$90 copay; 20% off retail price less \$120 allowance	Up to \$50
LENS OPTIONS		
Anti Reflective Coating - Standard	\$45	Not covered
Anti Reflective Coating - Premium Tier 1 - 2	\$57 - 68	Not covered
Anti Reflective Coating - Premium Tier 3	20% off retail price	Not covered
Photochromic - Non-Glass	\$75	Not covered
Polycarbonate - Standard	\$40	Not covered
Scratch Coating - Standard Plastic	\$15	Not covered
Tint - Solid and Gradient	\$15	Not covered
UV Treatment	\$15	Not covered
All Other Lens Options	20% off retail price	Not covered
CONTACT LENSES		
Contacts - Conventional	\$0 copay; 15% off balance over \$130 allowance	Up to \$130
Contacts - Disposable	\$0 copay; 100% of balance over \$130 allowance	Up to \$130
Contacts - Medically Necessary	\$0 copay	Up to \$210
OTHER		
Hearing Care from Amplifon Network	Up to 64% off hearing aids; call 1.877.203.0675	Not covered
LASIK or PRK from U.S. Laser Network	15% off retail or 5% off promo price; call 1.800.988.4221	Not covered
FREQUENCY	ALLOWED FREQUENCY - ADULTS	ALLOWED FREQUENCY - KIDS
Exam	Once every 12 months from the date of service	Once every 12 months from the date of service
Lenses	Once every 12 months from the date of service	Once every 12 months from the date of service
Frame	Once every 24 months from the date of service	Once every 24 months from the date of service
Contact Lenses	Once every 12 months from the date of service	Once every 12 months from the date of service

(Plan allows the member to receive either contacts and frame, or frame and lens services.)



40% OFF

additional complete pair of prescription eyeglasses

20% OFF

non-covered items, including non-prescription sunglasses

Find an eye doctor (Insight Network)

- 866.804.0982
- eyemed.com
- EyeMed Members App
- For LASIK, call 1.800.988.4221

Heads Up

You may have additional benefits. Log into eyemed.com/member to see all plans included with your benefits.

Fees charged by a Provider for services other than a covered benefit and any local, state or Federal taxes must be paid in full by the Insured Person to the Provider. Such fees, taxes or materials are not covered under the Policy. Allowances provide no remaining balance for future use within the same Benefit Frequency. Some provisions, benefits, exclusions or limitations listed herein may vary by state. No benefits will be paid for services or materials connected with or charges arising from: medical or surgical treatment, services or supplies for the treatment of the eye, eyes or supporting structures; Refraction, when not provided as part of a Comprehensive Eye Examination; services provided as a result of any Workers' Compensation law, or similar legislation, or required by any governmental agency or program whether federal, state or subdivisions thereof; orthoptic or vision training, subnormal vision aids and any associated supplemental testing; Aniseikonic lenses; any Vision Examination or any corrective Vision Materials required by a Policyholder as a condition of employment; safety eyewear; solutions, cleaning products or frame cases; non-prescription sunglasses; plano (non-prescription) lenses; plano (non-prescription) contact lenses; two pair of glasses in lieu of bifocals; electronic vision devices; services rendered after the date an Insured Person ceases to be covered under the Policy, except when Vision Materials ordered before coverage ended are delivered, and the services rendered to the Insured Person are within 31 days from the date of such order; lost or broken lenses, frames, glasses, or contact lenses that are replaced before the next Benefit Frequency when Vision Materials would next become available. This is a snapshot of your benefits. The Certificate of Insurance is on file with your employer. Member receives a 20% discount on items not covered by the plan at In-Network locations. Discount does not apply to Provider's professional services or contact lenses. Plan discounts cannot be combined with any other discounts or promotional offers. In certain states members may be required to pay the full retail rate and not the negotiated discount rate with certain participating providers. Please see the online provider locator to determine which participating providers have agreed to the discounted rate. Discounts on vision materials may not be applicable to certain manufacturers' products. The Plan reserves the right to make changes to the products on each tier and to the member out-of-pocket costs. Fixed tier pricing is reflective of brands at the listed product level. All providers are not required to carry all brands at all levels. Services and amounts listed above are subject to change at any time. Discounts are not insured benefits. Underwritten by Fidelity Security Life Insurance Company of Kansas City, Missouri, Policy number VC-19, form number M-9083, or Policy number VC-146, form number M-9184, in New York underwritten by Fidelity Security Life Insurance Company of New York, Policy Number VCN-1, form number MN-1, or Policy Number VCN-19, form number MN-28.

Ready to live your best EyeMed life?

There's so much more to your vision benefits than copays and coverage. Get ready to see the good stuff for yourself.

Your network is the place to start

See who you want, when you want. You have thousands of providers to choose from – independent eye doctors, your favorite retail stores, even online options.

Keep your eyes open for extra discounts

Members already save an average 71% off retail using their EyeMed benefits,¹ but our long list of special offers takes benefits even further.

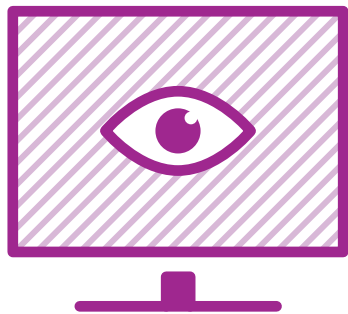
Remember, you're never alone

We're always here to help you use your benefits like a pro. Stay in-the-know with text alerts or healthy vision resources from the experts. If it can make benefits easier for you, we do it.

¹Based on weighted average of sample transactions; EyeMed Insight network/\$10 exam copay/\$10 materials copay/\$120 frame or contact lens allowance.



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Create a member account at eyemed.com

Everything is right there in one spot. Check claims and benefits, see special offers and find an eye doctor – search for one with the hours, location and brands you want. For maximum mobility, try the EyeMed Members App (Google Play or App Store).

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15% OFF

OR

5% OFF

standard LASIK prices *

promotional LASIK prices *

Our members see savings every day with LASIK providers

GET MORE CHOICE

Outstanding access to more than 600 locations nationwide

LASIK providers meet stringent credentialing standards

Find a LASIK location at eyemedlasik.com,
or call 1-800-988-4221.

GET MORE VALUE WITH

LasikPlus⁺

- FREE** LASIK exam (more than \$100 value)
- FREE** lifetime enhancements on most procedures

This is not insurance. Please note that laser vision correction is an elective procedure, performed by specially trained providers. This discount may not always be available from a provider in your immediate location.

In the state of Texas, EyeMed Vision Care, LLC is the Discount Health Operator offering the LASIK vision discounts.

EyeMed members served through the U.S. Laser Network owned and administered by LCA-Vision, Inc.

**May not be combined with any other discount*

***Additional costs may vary; exclusions may apply.*



Smarter tools for smarter shoppers



KNOW BEFORE YOU GO

At EyeMed, we want to help you get the most from your vision benefit. That's why we've enhanced our Know Before You Go tool. Now, it's easier to estimate your out-of-pocket costs, so you can be a savvy shopper.

- **New look and feel**—Navigate with ease.
- **Designed for all devices**—Use your phone, tablet or PC. The tool's responsive design adjusts to any screen size.
- **More flexibility**—Easily edit your selections or start over.
- **Spotlight on special offers**—Find more ways to save with your vision benefit.
- **Provider search**—Quickly find an eye doctor near you.

Along with these new features, the tool still offers simple definitions and interactive examples of common products and add-ons. Plus, you get a range of costs with each selection you make.

TRY IT OUT FOR YOURSELF

- 1** Register or log into your account at member.eyemedvisioncare.com and click the Estimate Costs tab.
- 2** Select the service you want an estimate for: "Eye Exam" or "Vision Products" for glasses or contacts.
- 3** Choose your frame type – are you more fashion or function? Basic or premium?
- 4** Explore a variety of lens types, options and add-ons. Get details for each product.
- 5** Get a clear summary of your estimated out-of-pocket costs based on your selections.



A site for sore eyes

GET EXPERT ADVICE YOU CAN USE

Your eyes weigh about one ounce each. They have 2 million working parts. They determine 80% of your memories.

We admit it – we're amazed by your eyes. So strong. So delicate. So necessary. A website entirely focused on their care and well-being just makes sense. So we've collected eye care wisdom and advice from vision experts all in one spot. One eye-friendly, health-savvy, article-packed spot.

Introducing eyesiteonwellness.com

ARTICLES FOR ALL THINGS VISION



HEALTHY VISION

Your precious little peepers are surrounded by danger and disease. But you can protect them. Maybe even make them better. We'll show you how.



EYEWEAR STYLE & CARE

What to think of first – and how to make it last. Let's make sure your contacts, glasses or shades fit your life. And your personality. And your look.



VISION BY AGE

Eyes change with time. So do your vision needs. Learn how to look after eyes of all ages.



VISION TECHNOLOGY

Technology is transforming vision right before our eyes. How does the digital experience do things differently? The answers are right here.

INTERESTING + ACTIVE = INTERACTIVE

What's it like to see with cataracts? Who invented sunglasses? What do round frames say about you? Find these answers and more in our collection of video clips, quizzes, tools and vision simulators. From the curious to the clever, you'll find an eyeful of interesting stuff to read and do.

SEE THE GOOD STUFF

Register on eyemed.com or grab the member app (App Store or Google Play) now.



Hear all the sweet sounds of life

Hearing loss is more common than you might think. It affects 1 in 9 Americans¹ and can come on so gradually you may not even notice it. But the good news is 95% of hearing loss can be easily treated with hearing aids.¹

That's why we give you access to affordable hearing care discounts through Amplifon, the nation's largest independent hearing discount network – so you can enjoy all of life's sights and sounds.

YOUR HEARING DISCOUNT THROUGH AMPLIFON INCLUDES:



64% off hearing aids at thousands of convenient locations nationwide²



Free batteries for 2 years with initial purchase



Discounted, set pricing on thousands of hearing aids



3-year warranty and loss and damage coverage



60-day hearing aid trial period with no restocking fees



Call 877.203.0675 to find a hearing care provider near you and schedule a hearing exam today.

SEE THE GOOD STUFF

Register on eyemed.com or grab the EyeMed app (App Store or Google Play)



¹ <https://www.amplifonusa.com/hearing-loss>

² Savings based on Amplifon Hearing Health Care average member savings data for 2020



EXPERIENCE MORE: ONLINE ACCESS

HOW TO: enjoy your own eye site

MEMBER WEB ON EYEMED.COM

Your vision plan is like a friendly smile – it doesn't do any good if it's hidden away. Member Web at eyemed.com is here, there and everywhere. It's your vision plan control center. A place to manage the details of every visit and every claim. Instantly. Easily. Smile-ly.

START MANAGING YOUR BENEFITS IN A FEW EASY STEPS:

1. Visit eyemed.com and click on Member Login.
2. If you're a new user, click on Create an Account.
3. Register using your member ID or the last four digits of your social security number (You'll get an email asking to confirm your account.).*
4. Finish setting up your new account with your email address and a password (To keep it secure, we list some password "musts.").
5. Come back anytime to change your password, email address and billing preferences (It's all under Manage Profiles.).

LOG IN 24/7 TO:

- View your benefit details
- Confirm eligibility
- Check claim status
- Print replacement ID cards
- Locate a provider
- Schedule an appointment online**
- View health and wellness information
- Get special offers



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* Depends on how your benefit administrator entered you into the system.

** Most, but not all, network providers offer this.

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EXPERIENCE MORE: MOBILE ACCESS

HOW TO: mobilize your vision plan

EYEMED MEMBERS APP

Our member app was the first of its kind. But innovation – like your life – never stops. The EyeMed Members App is packed with ahead-of-the-game resources wherever you are. Before, during and after your eye appointment.

Get the latest EyeMed Members App:

- 1. DOWNLOAD** – Search “EyeMed Members” in your App store, iTunes or Google Play.
- 2. OPEN** – You can use some features right away; others unlock once you register.
- 3. REGISTER** – You’ll need your member ID or the last four digits of your social security number.
- 4. LOG IN** – If you’ve already registered on eyemed.com, you can log onto the app the same way.

	Ready when you download	Unlocked when you register
Find nearby network providers	◆	
On-the-fly appointment scheduling	◆	
Turn by turn directions and map	◆	
Eye exam and contact lens reminders		◆
Electronic ID card for office visits		◆
Save vision prescriptions*		◆
Benefit plan details		◆
Answers to common questions	◆	
Special offers and discounts		◆
Direct line to EyeMed support	◆	

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Register on eyemed.com or grab the member app (App Store or Google Play) now

* Take a picture of your prescription and store it in your app. No need to type in the numbers.

