

EyeMed Employee Presentation Script

Cover Page

Hello, my name is Jason Swanson, and I am the EyeMed Account Manager for the vision plan. In this presentation, I'm going to review why it's important to get your annual eye exam, review vision benefit options, and available tools through EyeMed. The eligible population for the vision benefit includes state employees, certain school districts, certain participating groups, state pensioners and certain COBRA participants. To see if you're eligible, check with your HR team.

Page 2—Who we are

So Who's EyeMed? EyeMed is the fastest growing benefits company in the industry providing vision benefits to nearly 62 million members. We have been providing benefits to the State of DE members since July 2011. Our focus is delivering the best network with a mixture of independent and retail providers, benefits to save you money and to make it all an easy and transparent experience.

Page 3—Value and wellness: It's all yours with EyeMed

Our vision plans are focused on value and wellness. By enrolling in the vision plan, we can save you money on your eyewear needs. You can save on average 71% on eye exams and glasses. You have access to a large network of vision providers with more than 100,000 network provider access points including independent eye doctors and top-optical retailers. EyeMed also offers additional savings through everyday discounts and special offers. We also focus on wellness. In an annual eye exam, doctors can spot serious eye and health conditions. EyeMed also has the tools to help you schedule your eye exam, how to use your benefits and manage claims with online member options. Note the example used in the footnote is a lesser benefit than what the State members are offered.

Page 4—Your Vision Options

The state offers two plan options – a low and a high plan. For the low plan, generally there will be lower premiums, but higher costs when you use the benefit. For the high plan, you expect higher premiums, but lower out-of-pocket costs when you use the benefit. Here are the main differences. For the low plan, you have a \$10 copay on the exam, a \$20 copay on single vision, bifocal, and tri-focal lenses, an \$85 copay on standard progressives or no-line bifocal lenses and fixed costs on most premium progressive lenses and anti-reflective coatings. You have a \$160 frame and contact lens allowance and discounts on most popular lens options with scratch covered in full and polycarbonate lenses covered in full for children 19 years of age or younger. With the high plan, you have a \$5 copay, \$10 copay on single vision, bifocal and tri-focal lenses, \$10 copay on standard progressive lenses and fixed cost on most premium progressives and anti-reflective coatings. You get a \$210 frame allowance and contact lens allowance. Most popular lens options are covered in full including polycarbonate for adults and children, UV, tint, scratch and standard A/R. Both the low and high benefit options include annual benefits for exam, lenses, and frame based on the plan year 7/1 through 6/30.

Page 5—Diabetic coverage also included with your vision benefits

The state also offers diabetic benefits. They're included with your vision benefits for both the low and high plan. For diabetics, office visits are covered once every six months with full coverage for the necessary diagnostic testing.

Page 6—Member monthly cost

The vision benefit is very affordable whether you choose the low or high plan. For the low plan, the subscriber monthly cost is \$6.48, subscriber + spouse \$10.24, subscriber + children \$10.42 and for subscriber + family \$16.84. The monthly rate for the high plan, \$13.06 for a subscriber, \$20.64 for a subscriber + spouse, subscriber + children is \$21.04 and for a subscriber + family is \$33.94 for the high plan.

Page 7—Enjoy more extras: Member-only savings & discounts

Who doesn't love extra savings? In addition to your vision benefits, you have extra savings and discounts available—such as 40% off a complete pair of eyeglasses, which includes prescription eyeglass lenses and frame. Note that the 40% off cannot be used with any other provider promotion that may be going on at the time. You get 15% off standard Lasik prices or 5% off the promotional price, 20% off any remaining balance over your frame allowance, 15% off any balance over conventional contact lens allowance which are hard-contact lenses, 20% off any non-covered item which includes non-prescription sunglasses and discounts on hearing aids.

Page 8—A few more benefit basics

A few other items to note on the vision benefit. Your frequency is based on a plan year that runs from July 1st through June 30th. So, if you get an eye exam in April of this year, , you are eligible again on July 1st.

Contacts are in lieu of eyeglass lenses only. That means that you are entitled to a full pair of eyeglasses, frame and eyeglass lenses OR you can use your lens benefit for contact lenses and you still have your frame allowance available. You would then receive a 20% discount on your eyeglass lenses. This applies to both the low plan and high plan.

Page 9—Experience more with member tools

When you first enroll in the vision plan, you will receive a welcome packet that includes two ID cards, a customized list of providers closest to your zip code, and a list of your vision benefits. Note that you do not need your ID card to use your benefits. Our providers can locate you by your name and date of birth. This also applies to any enrolled dependents that you have in the vision plan. A couple of handy tools for EyeMed members...first is the EyeMed mobile app that you can download from the App store directly to your phone. On the app, you can view your benefits, eligibility and claims, find an eye doctor and get door-to-door instructions, look up any special offers that may be available from our providers, load and save your prescriptions to your phone, set exam and contact lens reminders, and also pull up an ID card.

You can also go to the member web at eyemed.com or by going through the SBO website. Note that participating groups and retirees cannot access the member website via single sign-on, but the same

options are available on the member website. You can view your benefits, eligibility and savings dashboard. You can also estimate any out-of-pocket costs before you visit the eye doctor, download and print an ID card if you want extra ID cards and EOBs, find an eye doctor, check claim status and view any special offers from our providers.

Page 10—Find your best fit

EyeMed has several provider networks and the state is on EyeMed's Insight network, with more than 105,000 provider access points at over 26,000 locations. These include independent providers and top retailers such as LensCrafters, Pearle Vision and Target Optical. In addition, you have local providers like MYEYEDR, Vision Quest and Simon Eye Associates. We also have online options which include LensCrafters, Target Optical, Ray-Ban.com and Oakley.com, as well as glasses.com, and contactsdirect.com

Page 11—How to find an eye doctor

Want to know how to locate an in-network eye doctor? You can use the enhanced provider search by visiting the SBO website, you can download and use the EyeMed member's app that's available at the App Store or Google Play, or by checking the list of the closest eye doctors sent to you in the Welcome kit.

Page 12—No surprises with benefit transparency

EyeMed has an out-of-pocket cost estimator called Know Before You Go. You can get a feel for what you might pay before you step into the store or doctor's office. The tool includes simple, clear definitions of common lens types and options all the while calculating the range of costs with each click. To access the Know Before You Go tool, you must log into your member web account on the EyeMed member website. The estimator is located on the top of the page once you log in. First, you're going to pick the type of exam you'll need, whether you're getting glasses or contact lenses. After you choose the type of exam, you will be given a variety of lens types such as single vision, bifocal or progressive lenses or in the case of contact lenses, disposable or conventional. If you're getting eyeglass lenses, you will be given a list of options or add-ons that you can add such as polycarbonate, UV or tint, and we'll also provide detailed descriptions of each product so you feel confident in the choices you are making. At the end, you're going to get an estimated out-of-pocket cost you can expect to spend based on the choices that you made and based on the vision benefit that you are enrolled in.

Page 13—Enroll today

I hope this information has been helpful, and I thank you for your time.