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Yale | HealthEquity®

EYEMED VISION BENEFITS

October 17, 2023

WELCOME TO EYEMED

Vision benefits
for every set
of eyes

YALE UNIVERSITY

eye
Med



Wellness Focus:

Even without a prescription, eye exams can help you see and feel your best.

- ✓ An **eye exam can spot early signs of diabetes, high blood pressure, high cholesterol and heart disease.**¹ Not to mention cataracts and glaucoma.
- ✓ The average American spends over 7 hours looking at a screen each day.² All this **exposure can put strain on our eyes** and may be linked to blurred vision, dry eye and headaches.
- ✓ Your eyes are always changing. Our network **doctors can track even the slightest changes** with the latest in digital exam technology and retinal imaging.
- ✓ **UV rays can cause cataracts, macular degeneration, vision loss and eye sunburn.** Even in winter. Sunglasses can easily block 99% of these rays.³



Check out our full library of vision health and wellness articles, videos and interactives at eyesiteonwellness.com.

¹Mukamal, R.; "20 Surprising Health Problems an Eye Exam Can Catch"; American Academy of Ophthalmology; aao.org; April 29, 2022. ²Moody, R.; "Screen Time Statistics: Average Screen Time in US vs. the rest of the world"; Comparitech; comparitech.com; March 21, 2022. ³"Recommended Types of Sunglasses," American Academy of Ophthalmology; aao.org; March 20, 2023.

With an EyeMed membership, you have the freedom to get exactly what you want.



- ✓ Access to **thousands of in-network providers**—independent eye doctors, your favorite retail stores, even online options. And, when you stay in-network, your eye doctor will submit your vision claim for you.
- ✓ Freedom to **choose any frame and nearly any lens or contact lens**. Plus, use our **exclusive offers and discounts*** on top of **your benefits** to save extra on things like frames, lenses, eyewear accessories, Lasik, and more.
- ✓ Create an account on our **Member Web** to view eligibility and coverage, use our cost estimator, view available special offers, and search for in-network providers. Enroll in our **e-newsletter** for the latest in vision.
- ✓ Stay mobile with the **EyeMed App** and **text alerts**.

¹Based on weighted average of sample transactions: EyeMed Insight network/\$10 exam copay/\$10 materials copay/\$150 frame or contact lens allowance. 2021 EyeMed Commercial BOB stats. *At participating in-network providers

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We've got you covered: Your vision benefits at-a-glance – Base plan

Vision Care Services	In-Network Member Cost	Frequency
Contact Lenses	\$150 allowance: see detailed Benefit Summary	Every calendar year (in lieu of lenses)
Frames	\$150 retail allowance; 20% off amount over \$150	Every calendar year
Single Vision Lenses	\$15 copay	Every calendar year
Bifocal Lenses	\$15 copay	Every calendar year
Trifocal Lenses	\$15 copay	Every calendar year
Progressive Lenses	See Detailed Benefit Summary	Every calendar year
Lens Options and Add Ons	See Detailed Benefit Summary	Every calendar year

View your full plan details by creating an account at
eyemed.com/member.

We've got you covered: Your vision benefits at-a-glance – High plan

Vision Care Services	In-Network Member Cost	Frequency
Routine Eye Exam	\$15 copay	Every calendar year
Contact Lens Fit and Follow-up	Up to \$40 copay	Every calendar year
Contact Lenses	\$200 allowance; see Detailed Benefit Summary	Every calendar year (in lieu of lenses)
Frames	\$200 retail allowance; 20% off amount over \$200	Every calendar year
Single Vision Lenses	\$0 copay	Every calendar year
Bifocal Lenses	\$0 copay	Every calendar year
Trifocal Lenses	\$0 copay	Every calendar year
Progressive Lenses	See Detailed Benefit Summary	Every calendar year
Lens Options and Add Ons	See Detailed Benefit Summary	Every calendar year

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eyemed.com/member.

A few more benefit basics

Your frequency is based on: calendar year

So, if you receive an exam today, you are eligible again anytime after 1/1/2024.

Contacts are in lieu of lenses only

That means you are entitled to a full pair of glasses (frame & lenses) **OR** contacts and frames (you would then receive a 20% discount on your lenses).



You're on EyeMed's INSIGHT network, so you've got choices — lots of them

More than 139,400 provider access points at 27,944 locations, including:

INDEPENDENT
PROVIDER
NETWORK



LENSCRAFTERS[®]

PEARLE
EST. 1961
VISION[™]

OPTICAL[™]

Plus, online options:

LENSCRAFTERS[®]

OPTICAL[™]

Ray-Ban

GLASSES.COM

contactsdirect

NEW 2024 - See a PLUS that can really add up

Choosing an in-network eye doctor already helps you save on annual exams, frames and other perks. But to save even more, visit a PLUS Provider.

Your PLUS Provider benefits:

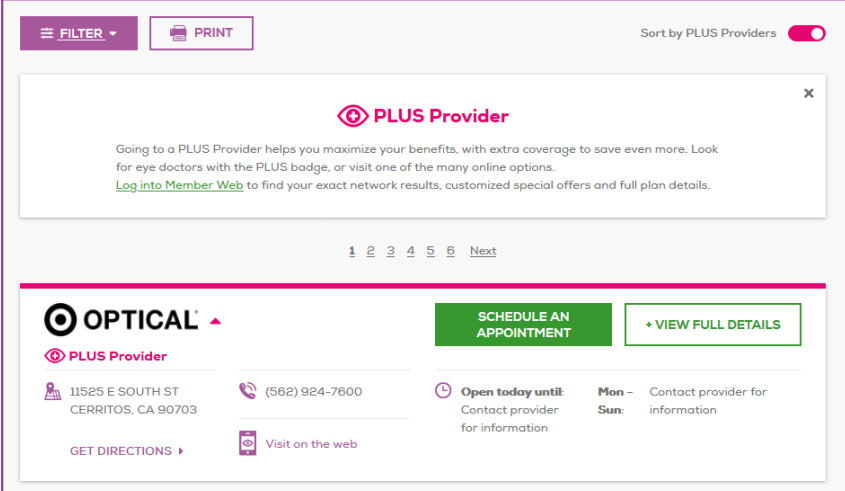
- **\$0 exam copay**
- **Extra \$50 to spend on frames**

Show up and save:

- Built into your benefits – no promo codes, no coupons, no paperwork
- Save on top of everyday discounts

Find plenty of in-network eye doctors on our Provider Locator, including PLUS providers.

Just look for the PLUS. 



The screenshot shows a web interface for finding eye doctors. At the top, there are 'FILTER' and 'PRINT' buttons, and a toggle for 'Sort by PLUS Providers'. A notification box at the top states: 'PLUS Provider: Going to a PLUS Provider helps you maximize your benefits, with extra coverage to save even more. Look for eye doctors with the PLUS badge, or visit one of the many online options. Log into Member Web to find your exact network results, customized special offers and full plan details.' Below this is a list of providers. The first provider is 'OPTICAL', marked as a 'PLUS Provider'. It includes the address '11525 E SOUTH ST, CERRITOS, CA 90703', phone '(562) 924-7600', and a 'GET DIRECTIONS' link. It also features a 'SCHEDULE AN APPOINTMENT' button and a '+ VIEW FULL DETAILS' button. Hours of operation are listed as 'Open today until' and 'Mon - Sun: Contact provider for information'.

Enjoy more extras with member-only savings & discounts



40% off

additional pair of glasses



15% off

standard LASIK prices or
5% off the promotional price



20% off

any remaining balance
over the frame allowance



15% off

any balance over the conventional
contact lens allowance



20% off

any non-covered items,
including non-prescription
sunglasses



up to 64% off

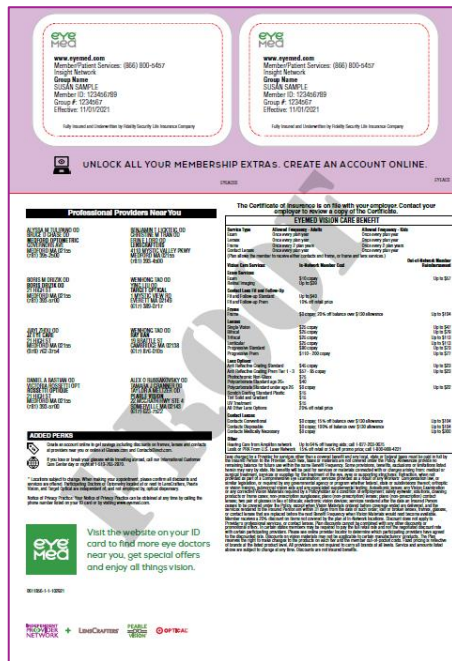
the retail price on thousands
of hearing aids from the top
brands. Call 1-877-203-0675 to
get started.

Discounts are not insurance. At participating in-network providers. Some exclusions may apply. Log into Member Web for details.

The EyeMed Welcome Kit

A personalized packet of resources to help you get started with your vision benefit

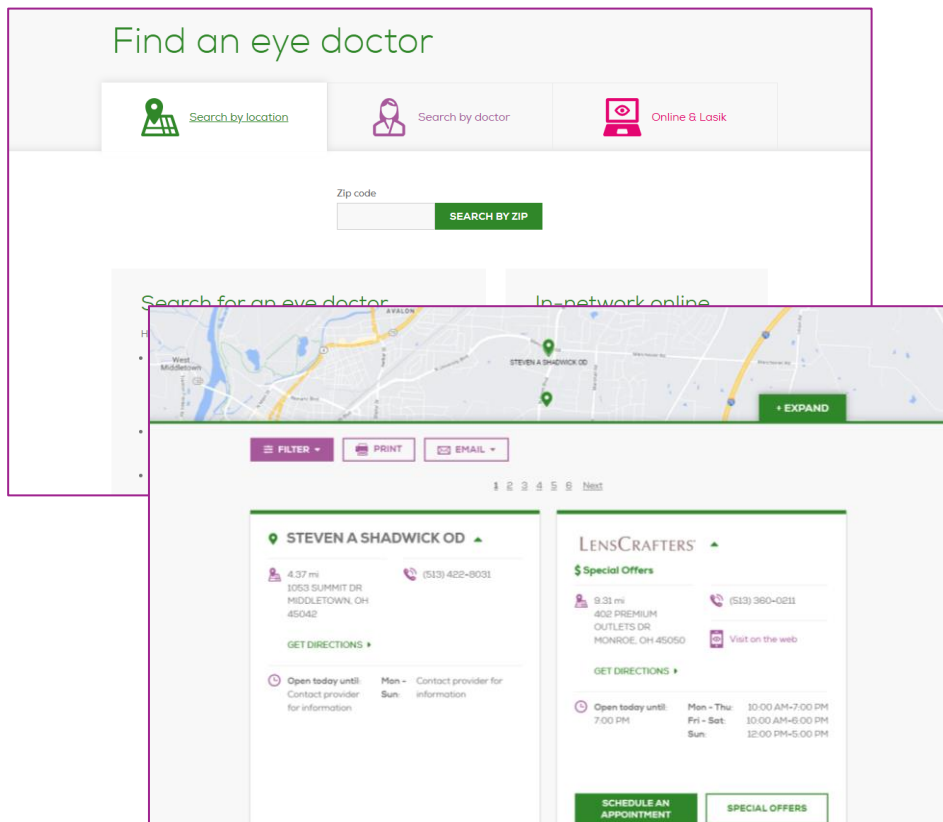
- Includes 2 ID cards, a complete benefit summary, and a list of in-network providers closest to you
- QR code links you directly to member web so you can easily register an account
- Provides information about digital tools like Know Before You Go and Provider Locator
- Gives simple instructions for opting into our text message program
- Lists Customer Call Center number for live support



Only new enrollees receive a printed Welcome Kit with ID cards in the mail. Replacement or digital cards are available on-line.

EyeMed's Provider Locator

Helping you find the eye care and services that best meet your needs



- Search for your eye doctor by name or enter your zip code for a complete listing of in-network providers closest to you.
- Use the map and driving directions to help you get to your selected location.
- Narrow down your search by using the 8 different filter options available and view specific information about providers such as their specialties and brands available at their location.
- Many of our providers offer online appointment scheduling through the provider locator.
- Quickly identify where Special Offers are available.
- Visit the "Online & Lasik" tab to link directly to our online in-network provider options or to find Lasik providers near you.

Vision Claim Submission and Processing

Supporting you in the vision benefits journey from start to finish

- When you visit an in-network provider, they will submit the vision claim on your behalf.
- If you visit a provider who is not part of the EyeMed network, and you're eligible to be reimbursed for vision care and services received out-of-network, you will need to submit an Out-of-Network Claim Form.
- We've made it easy to submit an OON claim with two easy-to-use options:
 1. Login to your Member Web account and use our automated, online OON form. This form will prep-populate your information so that all you have to do is select the vision care and services you received and upload a photo of your receipt.
 2. Download a copy of our OON form to complete and submit via mail.

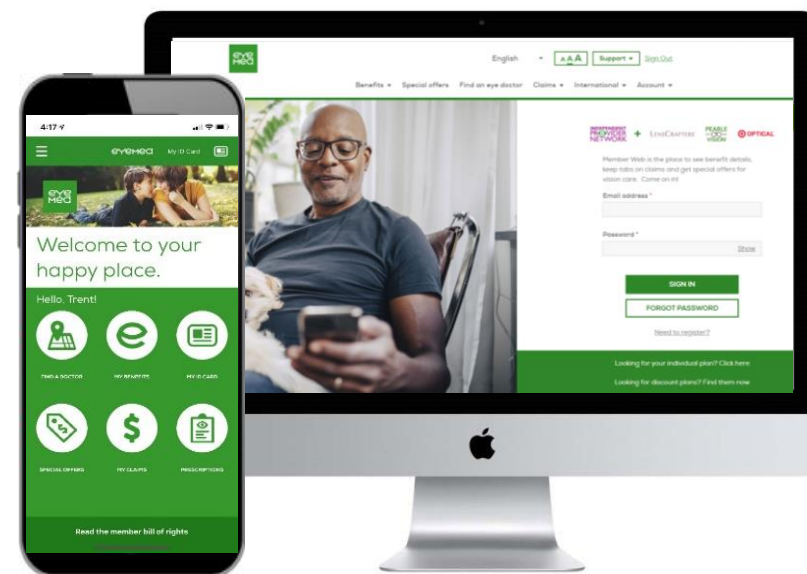
The screenshot displays two main options for claim submission. The top section, titled "Online Claim Form", features a green eye icon and a "SUBMIT ONLINE" button. Below it, text encourages users to click the button for the easiest submission and fastest processing. To the right is a photo of a woman at a computer. The bottom section, titled "Out-of-Network Claim Submission", shows a "DOWNLOAD THE FORM" button and text explaining that users can print the form and mail it back. Below this is a detailed view of the online form, which includes fields for Patient information (Name, Member ID, Group ID, Group Name, Birth date, Address, Email) and Service information (Type, Description, Date of service, Service date, Provider name, Provider ID, Provider street address, Provider city, Provider state abbreviation, Provider zip code). A table lists various services with their respective amounts: Exam (\$ 0.00), Refraction (\$ 0.00), Frame (\$ 0.00), Contact lens (\$ 0.00), Contact lens fitting (\$ 0.00), Lens (\$ 0.00), Anti-reflexive (\$ 0.00), Progressive (\$ 0.00), Anesth. (\$ 0.00), and Test (\$ 0.00).

We meet you where you are

No matter how or when you choose to engage with us – print, email, text or online - we're ready to support your needs with programs, tools, and resources that make vision benefits easy.

- ✓ Welcome Kit with ID Cards
- ✓ Member Web
- ✓ Know Before You Go Cost Estimator
- ✓ Provider Locator
- ✓ Special Offers
- ✓ EyeMed App - *Top rated vision benefits app with 4.7 stars!*
- ✓ Dedicated vision health and wellness website
- ✓ Customer Call Center
- ✓ Quarterly eNewsletter & Monthly Text Messages - *Opt-in only*
- ✓ Social Media

And so much more!



*Due to HIPAA regulations, members will not be able to view dependents over the age of 18.

Award-winning Customer Care Center

Providing live support for all your EyeMed questions

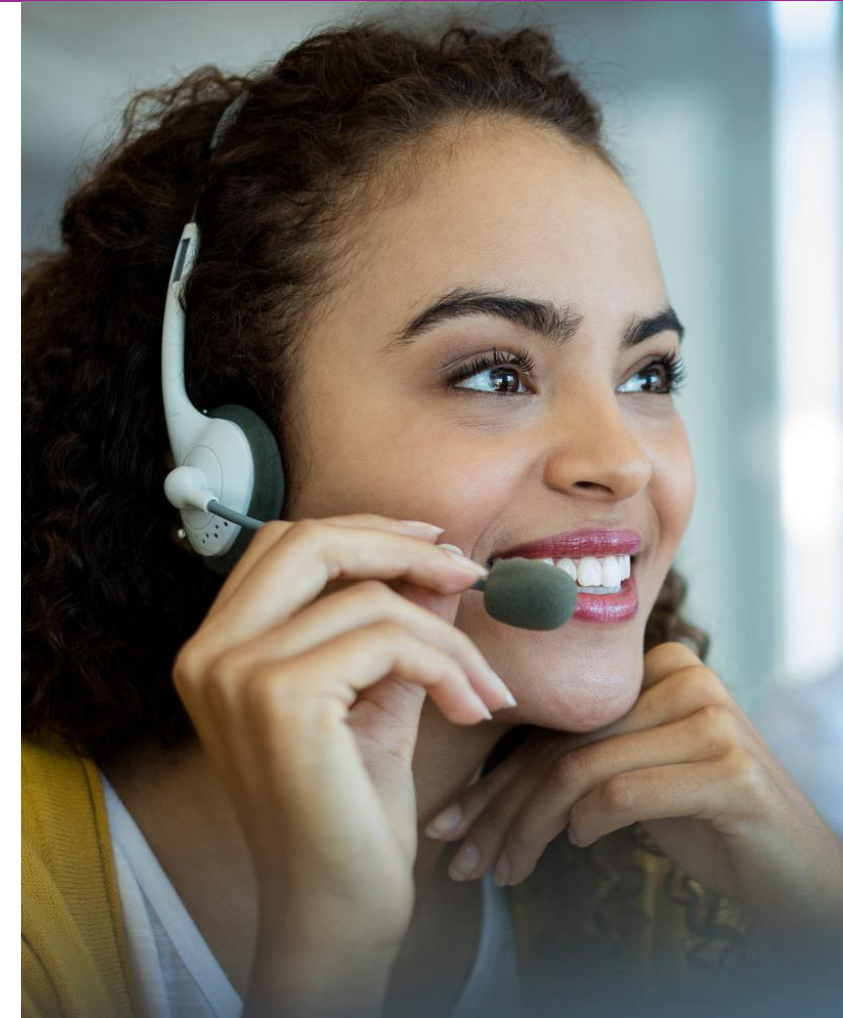
- **14 years** as one of America's highest-rated call centers by Benchmark Portal¹
- **12 seconds** or less wait time²
- **99.6%** first-call resolution³
- **362 days** of availability per year:

Monday - Friday: 8 am – 11 pm EST

Saturday: 8 am – 11 pm EST

Sunday: 11 am – 8 pm EST

Closed Easter, Thanksgiving and Christmas



¹Purdue University Benchmark Portal independent assessment of call centers nationwide, 2022. ²EyeMed Customer Care Center Reporting, 2022. ³EyeMed incoming call analysis, 2022.

Enroll today

There's more to
love with EyeMed

Learn more at
eyemed.com/enroll

Follow us:

The EyeMed logo, featuring the word "eye" in a lowercase, rounded font above the word "Med" in a similar font, all in white on a purple square background.

PPT-2308-M-669

THANK YOU

Questions?

Yale | HealthEquity®