



HelloFresh

EyeMed Member Vision Benefit Guide

Contents

EXPERIENCE MORE: EVERYDAY ACCESS

HOW TO: see an easy road ahead

USING YOUR EYEMED BENEFITS

It's official – you received your EyeMed Welcome Kit. Time to get the eyewear you love! But how does it work? Even if you're a vision benefits rookie, the process is a snap. Tailor-made for paperwork-phobes and freedom fans.



1. KNOW THE BENEFITS

Your Welcome Packet spells out all the great stuff that's covered. All the savings opportunities. All the choices you have. It's a pretty fun read.



2. CHOOSE A DOC

You're probably surrounded by in-network doctors: thousands of independent providers, popular retail stores and even online options. Find your ideal fit on eyemed.com or on the EyeMed Members App.



3. SET A DATE

Just call your eye doctor for an appointment. Even better, some let you schedule online with our Provider Locator. If you need weekend or evening hours, you'll find plenty of those, too.



4. COME ON IN

As an EyeMed member, it's easy to get your eye exam and get on with your day. No claim to file. No hassles. We take it from here.



5. FIND YOUR PERFECTION

Have fun picking out your favorite frames or contacts. Browse loads of designer brands; you decide which price point works best for you. With EyeMed, there's more in the store to adore.

* At select in-network providers

SEE THE GOOD STUFF

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

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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 on 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 Need to Register.
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).* We'll also collect your basic information.
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 communication preferences (It's all under Account–My Profile).

LOG IN 24/7 TO:

- View your benefit details
- Confirm eligibility
- Check claim status
- Print replacement ID cards
- Locate a provider
- Get special offers
- Schedule an appointment online**
- Get a cost estimate before going to a provider
- See how much you've saved with your benefits



SEE THE GOOD STUFF

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

BONUS: Instantly toggle between English and Spanish

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

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

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INNOVATIVE ANSWERS FOR MESSAGING MAVENS

In the know. In an instant.

GET IMMEDIATE ANSWERS AND REAL-TIME TIPS WITH EYEMED TEXT ALERTS

Life moves by in the blink of an eye. Keep up with EyeMed text alerts. Get the latest vision benefits buzz, right on your phone, right away – just-in-time updates and reminders, tips to maximize your benefits and extra ways to save money. You'll know what's up, what's going down, all the ins and outs of your EyeMed benefits. Anytime, anywhere.



Wellness information



Special offers



Benefits reminders



Quick tips and guides

Keeping an eye on your health and getting the most from your vision benefits has never been easier – or more accessible. No cost. Nothing to download. Opt out anytime.

TRY IT OUT RIGHT NOW

Call **844.873.7853** to opt in. Be sure to have your 9-digit Member ID handy. Don't know it? Log into **eyemed.com** or call the customer care center and follow the automated prompts.



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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 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		◆
Check claim status		◆
Access to savings summary		◆
Add your ID card to Apple wallet		◆

SEE THE GOOD STUFF

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.



MEMBER OFFER: FREEDOM PASS

Freedom never looked so good

GET THE FRAME YOU WANT FOR \$0 OUT-OF-POCKET

As an EyeMed member, you can enjoy a Freedom Pass, a special offer that goes above and beyond your frame allowance. Choose your favorite frame at LensCrafters® or Target Optical® and pay nothing – nada, zilch, zero – regardless of the retail price.*

Here's how it works: Say you love those brand-name frames that cost \$180. If you have a frame allowance of \$130, Freedom Pass covers the remaining \$50. Plus, you can still use your vision benefits to help pay for your lenses and complete your look.

USE YOUR FREEDOM PASS TODAY

LENSCRAFTERS®

Go to freedompass.eyemed.com and enter EMFP21 to get your in-store offer code.

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Show this coupon to the store associate. Use code 755288.

SHOP THESE TOP BRANDS AND MORE

Ray-Ban®

A|X
ARMANI EXCHANGE

OAKLEY

COACH
NEW YORK

RALPH VOGUE
RALPH LAUREN EYEWEAR



Be stylish and savvy. Log into your member account at eyemed.com to get more special offers.

*Valid for frames only and must be used in conjunction with your EyeMed frame benefit of \$130 or more. Valid for select EyeMed plans and may be used once per frame benefit year. Valid in-store at LensCrafters or Target Optical. Complete pair purchase required – member is still responsible for lenses, which are covered based on your vision benefits and may include an additional copay. Discounts are not insured benefits. Offer excludes Chanel, Cartier, Giorgio Armani, Gucci, Prada, Tiffany, Tom Ford and Maui Jim frames.

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INNOVATIVE ANSWERS FOR SAVVY SPENDERS

Keep an eye on your money

MEMBERS-ONLY SPECIAL OFFERS

You deserve special savings just for being an EyeMed member. So there's a page on eyemed.com that only registered members like you can see. It's a mix of the latest discounts and extra savings that give your benefits a boost. So you can keep your eyes healthy and save some cash while you're at it.

New offers for 2021

More offers are added all year, so check before you go

contactsdirect

Save
10%

on contact lenses
with code
EYEMED2021*

Expires:
12/31/2021

OPTICAL™

Extra
\$25 off

at Target Optical®
in addition to your
EyeMed benefits**

Expires:
12/31/2021

LENSCRAFTERS™

Extra
\$50 off

at LensCrafters®
in addition to your
EyeMed benefits***

Expires:
12/31/2021



UNLOCK YOUR OFFERS IN MINUTES

- 1 Visit eyemed.com or the EyeMed App
- 2 Register and sign in
- 3 Select Special Offers and shop the savings

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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.

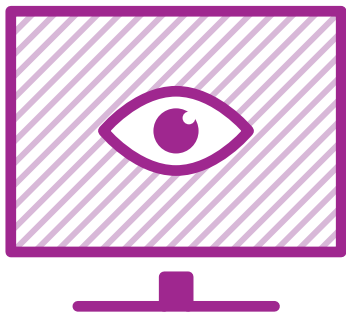
Remember, you're never alone

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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SUMMARY OF BENEFITS

VISION CARE SERVICES	IN-NETWORK MEMBER COST	OUT-OF-NETWORK MEMBER REIMBURSEMENT
EXAM SERVICES		
Exam	\$15 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; contact lens fit and two follow-up visits	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
STANDARD PLASTIC 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	\$80 copay	Up to \$50
Progressive - Premium Tier 1 - 4	\$110 - 200 copay	Up to \$50
LENS OPTIONS		
Anti Reflective Coating - Standard	\$45	Up to \$5
Anti Reflective Coating - Premium Tier 1 - 3	\$57 - 85	Up to \$5
Photochromic - Non-Glass	\$75	Not covered
Polycarbonate - Standard	\$40	Not covered
Polycarbonate - Standard < 19 years of age	\$0 copay	Up to \$5
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 \$125 allowance	Up to \$91
Contacts - Disposable	\$0 copay; 100% of balance over \$125 allowance	Up to \$91
Contacts - Medically Necessary	\$0 copay; paid in full	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		
Exam	ONCE EVERY PLAN YEAR	ONCE EVERY PLAN YEAR
Frame	ONCE EVERY OTHER PLAN YEAR	ONCE EVERY OTHER PLAN YEAR
Lenses	ONCE EVERY PLAN YEAR	ONCE EVERY PLAN YEAR
Contact Lenses	ONCE EVERY PLAN YEAR	ONCE EVERY PLAN YEAR

(Plan allows member to receive either contacts and frame, or frames 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)

- 866.800.5457
- 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.

EyeMed reserves the right to make changes to the products available on each tier. All providers are not required to carry all brands on all tiers. For current listing of brands by tier, call 866.939.3633. 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; or lost or broken lenses, frames, glasses, or contact lenses that are replaced before the next Benefit Frequency when Vision Materials would next become available. 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. 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. 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 online provider locator to determine which participating providers have agreed to the discounted rate. 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. This is a snapshot of your benefits. The Certificate of Insurance is on file with your employer.



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