Emory University

SUMMARY OF BENEFITS

<table>
<thead>
<tr>
<th>VISION CARE SERVICES</th>
<th>IN-NETWORK MEMBER COST</th>
<th>OUT-OF-NETWORK MEMBER REIMBURSEMENT</th>
</tr>
</thead>
<tbody>
<tr>
<td>EXAM SERVICES</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Exam</td>
<td>$0 copay</td>
<td>Up to $30</td>
</tr>
<tr>
<td>Retinal Imaging</td>
<td>Up to $39</td>
<td>Not covered</td>
</tr>
<tr>
<td>CONTACT LENS FIT AND FOLLOW-UP</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fit and Follow-up - Standard</td>
<td>$0 copay</td>
<td>Up to $40</td>
</tr>
<tr>
<td>Fit and Follow-up - Premium</td>
<td>$0 copay; 10% off retail price less $40 allowance</td>
<td>Up to $40</td>
</tr>
<tr>
<td>FRAME</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Frame</td>
<td>$0 copay; 20% off balance over $150 allowance</td>
<td>Up to $75</td>
</tr>
<tr>
<td>LENSES</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single Vision</td>
<td>$0 copay</td>
<td>Up to $25</td>
</tr>
<tr>
<td>Bifocal</td>
<td>$0 copay</td>
<td>Up to $40</td>
</tr>
<tr>
<td>Trifocal</td>
<td>$0 copay</td>
<td>Up to $63</td>
</tr>
<tr>
<td>Lenticular</td>
<td>$0 copay</td>
<td>Up to $63</td>
</tr>
<tr>
<td>Progressive - Standard</td>
<td>$65 copay</td>
<td>Up to $40</td>
</tr>
<tr>
<td>Progressive - Premium Tier 1 - 3</td>
<td>$85 - 110 copay</td>
<td>Up to $40</td>
</tr>
<tr>
<td>Progressive - Premium Tier 4</td>
<td>$65 copay; 20% off retail price less $120 allowance</td>
<td>Up to $40</td>
</tr>
<tr>
<td>LENS OPTIONS</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Anti Reflective Coating - Standard</td>
<td>$0 copay</td>
<td>Up to $32</td>
</tr>
<tr>
<td>Anti Reflective Coating - Premium Tier 1 - 2</td>
<td>$12 - 23 copay</td>
<td>Not covered</td>
</tr>
<tr>
<td>Anti Reflective Coating - Premium Tier 3</td>
<td>20% off retail price</td>
<td>Not covered</td>
</tr>
<tr>
<td>Photochromic - Non-Glass</td>
<td>$75</td>
<td>Not covered</td>
</tr>
<tr>
<td>Photochromic - Non-Glass &lt; 19 years of age</td>
<td>$0 copay</td>
<td>$40</td>
</tr>
<tr>
<td>Polycarbonate - Standard</td>
<td>$0 copay</td>
<td>Not covered</td>
</tr>
<tr>
<td>Polycarbonate - Standard &lt; 19 years of age</td>
<td>$0 copay</td>
<td>Up to $28</td>
</tr>
<tr>
<td>Scratch Coating - Standard Plastic</td>
<td>$0 copay</td>
<td>Up to $11</td>
</tr>
<tr>
<td>Tint - Solid and Gradient</td>
<td>$15</td>
<td>Not covered</td>
</tr>
<tr>
<td>UV Treatment</td>
<td>$15</td>
<td>Not covered</td>
</tr>
<tr>
<td>All Other Lens Options</td>
<td>20% off retail price</td>
<td>Not covered</td>
</tr>
<tr>
<td>CONTACT LENSES</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Contacts - Conventional</td>
<td>$0 copay</td>
<td>Up to $160</td>
</tr>
<tr>
<td>Contacts - Disposable</td>
<td>$0 copay; 15% off balance over $200 allowance</td>
<td>Up to $160</td>
</tr>
<tr>
<td>Contacts - Medically Necessary</td>
<td>$0 copay</td>
<td>$200</td>
</tr>
<tr>
<td>OTHER</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hearing Care from Amplifon Network</td>
<td>Up to 64% off hearing aids; call 1.877.203.0675</td>
<td>Not covered</td>
</tr>
<tr>
<td>LASIK or PRK from U.S. Laser Network</td>
<td>15% off retail or 5% off promo price; call 1.800.988.4221</td>
<td>Not covered</td>
</tr>
<tr>
<td>FREQUENCY</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Exam</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lenses</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Frame</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Contact Lenses</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Contact Lens Fit and Follow-up</td>
<td>(Plan allows the member to receive either contacts and frame, or frame and lens services.)</td>
<td></td>
</tr>
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Find an eye doctor (Select Network)
- 866.299.1358
- 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.

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- EyeMed Members App
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Heads Up
You may have additional benefits.
Log into eyemed.com/member to see all plans included with your benefits.

40% OFF
additional complete pair of prescription eyeglasses

20% OFF
non-covered items, including non-prescription sunglasses

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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.

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

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).