

EssilorLuxottica

Benefits Guide for Full Time U.S. Employees January 1, 2023 – December 31, 2023

As part of the EssilorLuxottica integration, we continue to harmonize the benefits package we offer to all employees. Last year we made enhancements to our medical and prescription drug plans and some carrier changes. This year, we're pleased to announce additional improvements, some to further our diversity, inclusion and equity (DEI) initiatives plus more support for families. Our overall goal is to provide a total rewards program that helps us attract and retain talented people. Keep reading to learn more.

Important: As one team, all EssilorLuxottica employees will now use the same URL– benefits.essilorluxottica.com– to view their specific enrollment deadlines and learn more about their choices. Questions? Call the EssilorLuxottica Human Resource Service Center.

Attention Expatriate, Hawaii, Puerto Rico and Chesapeake union participants: You have different/additional plan options available. See plan options on benefits.essilorluxottica.com during enrollment.



One Team. One Vision.

What’s Inside

One team. One vision. 1

Benefits-At-a-Glance Summary 1–10

- Health & Wellness
- Life, Accident & Disability Insurance
- Holidays & Paid Time Off
- Savings & Financial
- Learning
- Voluntary Benefits & Discounts

Total Health, Total You & the Engage Wellbeing App 11–12

Choosing a Medical Plan 13–17

- Comparing Tax-Free Accounts for Medical Expenses
- HSA Employer Contributions for Preventive Care

Choosing a Dental Plan 18

Help—Whenever You Need it 18

- Employee Assistance Program

Building Your Financial Future..... 19–21

- 401(k) Plan
- Financial Wellness Programs

How to Enroll..... 22

- Your Benefits, at Your Fingertips: benefits.essilorluxottica.com

Questions?..... 23



One Team. One Vision.

At EssilorLuxottica, we transform lives by enabling people everywhere to learn, to work, to express themselves and to fulfill their potential.

Our mission is to help people see more and be more. Through your day-to-day efforts, you play a critical role in bringing this mission to life. To recognize your efforts, we offer a comprehensive total rewards program that includes health, wellbeing and financial benefits.

Over the past year, we've continued our efforts to harmonize the benefits offered to legacy Luxottica and legacy Essilor employees. Our goal is to create a single platform that brings us together to support and further our mission.

This guide provides more information about the total rewards program, and we encourage you to save it for reference throughout the year.

Benefits-At-a-Glance Summary

Beginning on the next page is a summary of all the benefits, programs and services EssilorLuxottica offers. Some of your benefits are provided automatically. Others require you to make a choice and actively enroll in or make changes to your elections from time to time so you have the plans and coverage levels that work best for you.

For additional information on any of your benefits, or if you have questions, visit **benefits.essilorluxottica.com** or call the EssilorLuxottica Human Resource Service Center at **866-431-8484**, Monday–Friday, 9 a.m.–5 p.m. ET.

Important Note: Log into **benefits.essilorluxottica.com** to see your specific enrollment deadlines and effective dates.

Health & Wellness

Benefit	Description	Effective Date	How to Enroll	Who Pays
Medical/ Prescription Drug <i>See page 13 for more information.</i>	Anthem medical coverage and OptumRx prescription drug coverage: • HSA 1 • HSA 2 • PPO 3 • EPO 4* Employees in Hawaii are also offered the HMSA plan	Full time: 1st of month following date of hire	Enroll before effective date; for Qualifying Status Changes, enroll within 30 days	EssilorLuxottica pays the majority of the cost; you pay your share
Voluntary Supplemental Health Plans	Three supplemental plans available through Aetna: • Critical Illness • Hospital Indemnity • Accident Insurance	Full time: 1st of month following date of hire	Enroll at benefits.essilorluxottica.com	You, if you choose to enroll (group rates)
Dependent Care Flexible Spending Account (FSA)	• Set aside up to \$5,000 pretax for child and elder care expenses • Unused funds forfeited at end of each calendar year	Full time: 1st of month following date of hire	Enroll before effective date; for Qualifying Status Changes, enroll within 30 days	You, if you choose to enroll
Health Care Flexible Spending Account (FSA)	• Set aside up to \$2,850 pretax for unreimbursed health expenses • Any balance over \$570 is forfeited at end of calendar year. Visit benefits.essilorluxottica.com for details. • Not available with a high-deductible health plan (HSA 1 or HSA 2)	Full time: 1st of month following date of hire	Enroll before effective date; for Qualifying Status Changes, enroll within 30 days	You, if you choose to enroll
Limited Purpose Flexible Spending Account (FSA)	• Available with HSA 1 and HSA 2 • Set aside up to \$2,850 for eligible dental and vision expenses; any balance over \$570 forfeited at end of calendar year. Visit benefits.essilorluxottica.com for details.	Full time: 1st of month following date of hire	Enroll before effective date; for Qualifying Status Changes, enroll within 30 days	You, if you choose to enroll
Health Savings Account (HSA) <i>For 2023, the employer HSA contribution is \$500 for you and \$500 for your spouse for completing certain preventive care activities (see page 16 for information).</i>	• Available with a high-deductible health plan (HSA 1 or HSA 2) • Set aside up to \$3,850** (individual) or \$7,750** (family) pretax per year for unreimbursed out-of-pocket health expenses; an extra \$1,000 contribution is allowed per year if age 55 or older • All unused money rolls over to build a health care nest egg	Full time: 1st of month following date of hire	Enroll before effective date; for Qualifying Status Changes, enroll within 30 days	You, if you choose to enroll

Benefit	Description	Effective Date	How to Enroll	Who Pays
Dental Benefits <i>See page 18 for more information.</i>	Two plans available through Aetna (legacy Luxottica) and Cigna (legacy Essilor): <ul style="list-style-type: none"> • Dental PPO • Dental DMO 	Full time: 1st of month following date of hire	Enroll before effective date; for Qualifying Status Changes, enroll within 30 days	EssilorLuxottica pays the majority of the cost; you pay your share
Vision Benefits	<ul style="list-style-type: none"> • Free yearly eye exam for you and dependents you enroll • Free pair of prescription or sun eyewear each year, and an additional pair each 5-year anniversary • Free Optomap® digital retinal imaging, where available, for you and your dependents • Everyday discounts at our retail locations • Friends of EssilorLuxottica program: give a friend or family member a significant discount at any EssilorLuxottica retail store 	Date of hire	Coverage is automatic for employees; dependents must be enrolled separately on benefits.essilorluxottica.com	EssilorLuxottica
Contact Lens Benefit Option	\$220 allowance toward purchase of conventional or disposable contact lenses every 12 months	Full time: 1st of month following date of hire	Choose coverage if you want to enroll; dependents enrolled in this plan must also be in the Vision plan; enroll before effective date; for Qualifying Status Changes, enroll within 30 days	You, if you choose to enroll (group rates)
Employee Assistance Program (EAP) <i>See page 18 for more information.</i>	<ul style="list-style-type: none"> • Confidential, professional help with a variety of issues for you and your dependents • Up to 6 free face-to-face counseling sessions per issue • 24/7 access by phone 833-914-0267 or via anthemeap.com 	Date of hire	Coverage is automatic for employees and dependents	EssilorLuxottica

*In certain locations.

**Limits are for employee and employer contributions combined. If the employer contribution helps you reach the maximum, your contribution level will be automatically reduced so you don't go over the maximum.

Life, Accident & Disability Insurance

Benefit	Description	Effective Date	How to Enroll	Who Pays
Basic Life & Accidental Death & Dismemberment (AD&D)	<ul style="list-style-type: none"> Life: 1.5x annual base pay up to a maximum of \$500,000 AD&D: 1.5x annual base pay up to a maximum of \$500,000 	Full time: 1st of month following date of hire	Automatic enrollment, but go online to designate beneficiaries*	EssilorLuxottica
Supplemental Life & AD&D	<ul style="list-style-type: none"> Supplemental Employee Life: 1x to 5x annual base pay (\$2 million max combined with Basic Life) Supplemental Employee AD&D: 1x to 5x annual base pay (\$2 million max combined with Basic Life) Spouse Life: \$5,000 to \$100,000 Child(ren) Life: \$2,000 to \$10,000 (all children covered under one policy) 	Full time: If you enroll, 1st of month following date of hire	Enroll before effective date; for Qualifying Status Changes, enroll within 30 days of the change	You, if you choose to enroll (group rates)
Business Travel Accident <i>Provides a benefit if you are injured or die as the result of an accident while traveling on Company business.</i>	<ul style="list-style-type: none"> 5x annual base pay Minimum death benefit: \$100,000 Maximum death benefit: \$1,000,000 	Date of hire	Automatic	EssilorLuxottica

*Your beneficiary is the person who will receive your benefit if you pass away. Be sure to name a beneficiary as you enroll on benefits.essilorluxottica.com.

Benefit	Description	Effective Date	How to Enroll	Who Pays
Short Term Disability <i>Replaces a portion of your salary when you have a medical provider-certified disability due to pregnancy, illness or injury and are unable to work.</i>	<ul style="list-style-type: none"> • Hourly: Begins on the 8th day of physician-certified disability; pays up to 180 days (including waiting period) at 60% of base pay up to \$500 per week; benefits may be offset by state disability. • Salaried: Begins on the 8th day of medical provider-certified disability; pays 100% of base pay for the first 12 weeks and 60% of base pay for weeks 13 through 26; benefits may be offset by state disability. 	Hourly: Following one year of full time employment Salaried: 1st of month following date of hire	Automatic	EssilorLuxottica
Long Term Disability <i>Replaces a portion of your salary when you have a physician-certified illness or injury and are unable to work for an extended period of time.</i>	<ul style="list-style-type: none"> • Begins after 180 days of disability • You may elect 40% or 60% of monthly base pay • Benefit amount reduced by Social Security payment, if any • An Executive LTD option may be available, depending on your eligibility. Contact the EssilorLuxottica Human Resource Service Center for information. 	181st day of full time employment	Enroll before effective date; for Qualifying Status Changes, enroll within 30 days	You, if you choose to enroll (group rates)

Holidays & Paid Time Off

Benefit	Description	Effective Date	How to Enroll	Who Pays
Holidays, Paid Time Off (PTO), Jury Duty and Bereavement Leave	Please see your Employee Guide for details	Varies	Automatic	EssilorLuxottica
Paid Family Leave	Provides full time employees with 100% of base pay for up to six weeks so you can care for a child or an eligible family member	1 year of service with 1,250 hours worked	Automatic	EssilorLuxottica



Savings & Financial

Benefit	Description	Effective Date	How to Enroll	Who Pays
401(k) Plan	<p>All employees may participate in the 401(k) Plan by contributing pretax dollars. Employees who are at least age 21 and who have completed at least one year of service with at least 1,000 hours worked are eligible for matching contributions.</p> <ul style="list-style-type: none">• EssilorLuxottica matches your 401(k) contributions as follows: <p>– EssilorLuxottica Retirement Savings Plan 1: Dollar for dollar match up to 6% of eligible pay for legacy Luxottica employees hired on or after 1/1/2014 and legacy Essilor employees; Oakley, Oliver Peoples, Costa and MES employees are eligible for the 6% match regardless of hire date.</p> <p>– EssilorLuxottica Retirement Savings Plan 2: Dollar for dollar match up to 3% of eligible pay for legacy Luxottica employees hired before 1/1/2014; separate matching contribution for legacy Essilor 21st Century Union Plan participants.</p> <ul style="list-style-type: none">• Employees in Retirement Savings Plan 1 (6% match) will be fully vested in any matching contributions you become entitled to on or after January 1, 2023. You are always 100% vested in your own contributions.• The plan is administered by Fidelity.	<ul style="list-style-type: none">• You can enroll and begin contributing upon hire• Matching contributions begin following one year of service with 1,000 hours and age 21	Contact Fidelity at 800-742-4015 or 401k.com	You make contributions if you choose to enroll; EssilorLuxottica funds the matching contributions
	See Summary Plan Description for details			

Learning

Benefit	Description	Effective Date	How to Enroll	Who Pays
Tuition Reimbursement Program <i>Includes tuition toward becoming a licensed optician</i>	<ul style="list-style-type: none"> Financial assistance for employees who take steps to improve job-related knowledge and skills, or who are working toward becoming a licensed optician, through outside coursework Company pays 100% of eligible expenses for grade of A or B and 50% for grade of C, up to \$5,250 per year 	1st of month following date of hire	Complete online request (visit benefits.essilorluxottica.com > View All > Tuition Reimbursement); pre-approval must be obtained prior to course/ class start date	EssilorLuxottica
Optician Licensing, Certification & Renewal	<ul style="list-style-type: none"> Allows employees to maintain optician licenses and certifications and receive reimbursement for continuing education in select states See the US Optician Reimbursement Policy on benefits.essilorluxottica.com 	Date of hire See policies at benefits.essilorluxottica.com for details	See policies at benefits.essilorluxottica.com for details	EssilorLuxottica

This is a brief summary of full time U.S. employees' benefits. If there is any difference between this summary and the official plan documents, the plan documents will govern.

Free Eyewear Certificates Will Be Mailed Home

Check/update your home address in My Personal Desk so you receive your free eyewear certificates! **Note:** For legacy Essilor employees, this will be effective December 25, 2022.



Voluntary Benefits & Discounts

Benefit	Description	Effective Date	How to Enroll	Who Pays
Adoption Assistance Program	Up to \$5,000 lifetime maximum per employee for qualified adoption expenses	1st of month following date of hire	Email Adoption Reimbursement Form and supporting documentation to benefitsdept@luxotticaretail.com	EssilorLuxottica
Complimentary Eyewear Certificate	You receive one free pair of prescription or sun eyewear each year	Annual anniversary of most recent hire date	Certificate will be mailed* to you	EssilorLuxottica
Milestone Anniversary Eyewear Certificate	You receive an additional free pair of prescription or sun eyewear for each Milestone Anniversary (5, 10, 15, etc. years of service)	On each milestone anniversary of most recent hire date	Certificate will be mailed* to you	EssilorLuxottica
Employee Eyewear Discount	<ul style="list-style-type: none"> You and your dependents receive up to 50% discount on products sold at EssilorLuxottica retail stores and online Program details available at benefits.essilorluxottica.com under the BenefitHub module 	Date of hire	Automatic	You pay balance after discount
Friends of EssilorLuxottica Certificates	Employees hired on or before September 1 receive certificates to distribute to friends and relatives for the employee discount at EssilorLuxottica retail stores	Distributed annually in the fall	Certificates will be mailed* to you	Certificate holder pays balance after discount
EssilorLuxottica's Online Discount Marketplace	<ul style="list-style-type: none"> Numerous discounts on electronics, travel, leisure and more Go to the BenefitHub module at benefits.essilorluxottica.com to learn more 	Date of hire	Automatic	You pay balance after discount
EssilorLuxottica Additional Benefits	<ul style="list-style-type: none"> Group rates on auto,** home** and pet insurance, legal services and identity theft protection Go to the BenefitHub module at benefits.essilorluxottica.com to learn more 	Varies depending upon plan	Enroll at: benefits.essilorluxottica.com	You, if you choose to enroll
Commuter Benefits	EssilorLuxottica employees can save money on transportation to and from work by purchasing subway cards, parking permits and more with pretax dollars	Date of hire	Enroll at: benefits.essilorluxottica.com under the Your Spending Account module	You, if you choose to enroll

*Visit **benefits.essilorluxottica.com** to confirm or update your home address so you receive your certificates.

**MetLife auto and home insurance will now be through Farmers GroupSelectSM.

Total Health, Total You & the *Engage Wellbeing* App

EssilorLuxottica is committed to bringing the full value of our benefits to life—so you can live your best life. Anthem’s Total Health, Total You program—along with the *Engage Wellbeing* app—is **a great way for you to take charge of your health.**

How to Get Started

It’s easy! Download the *Engage Wellbeing* app from your app store and register for the program. Your spouse and adult children age 18 and up can register too.

Questions about registering on the *Engage Wellbeing* app? Contact the EssilorLuxottica Human Resource Service Center.

Redeem Your Points!

If you register on the *Engage Wellbeing* app and complete certain activities (such as counting your steps), you receive points. You can then redeem your points on the app for gift cards. Don’t forget this important step! When you redeem your points, your name is entered into the quarterly sweepstakes drawing for a \$100 Visa or Amazon gift card.



Total Health, Total You Features

1	<p>Engage Wellbeing app: This dynamic mobile app acts like a personalized health assistant, connecting you to the right benefits and programs at the right time. With Engage, you can:</p> <ul style="list-style-type: none">• See medical and program benefits in one place and find easy access to prescription benefits and pharmacies.• Search for doctors and hospitals in your plan.• Get ratings and reviews.• Compare costs for care.• Track your physical activity, nutrition and sleep.
2	<p>Anthem Health Guide: Anthem Health Guides help you get the most out of your medical plans. They are specially trained to do more than just answer your questions.</p> <ul style="list-style-type: none">• They connect you to the programs and resources that best support your unique health needs.• They can even make doctors' appointments for you.• You can contact them however it's easiest for you—by phone, secure chat via the Engage Wellbeing app or secure email.
3	<p>Anthem Nurses: You and your family can get the support of a dedicated nurse team for help with:</p> <ul style="list-style-type: none">• Creating a health plan to get healthy or stay healthy.• Managing an ongoing condition.• Navigating a hospital stay. <p>Anthem nurses can also help support your emotional wellbeing. Just a phone call away, your caring team includes registered nurses, health coaches, social workers, dietitians and pharmacists. You can contact a nurse by phone, secure chat via the Engage Wellbeing app or secure email.</p>

Choosing a Medical Plan

EssilorLuxottica offers several medical plan options through Anthem:*

- Two high-deductible PPO plans paired with a Health Savings Account (HSA)—**HSA 1** and **HSA 2**.
- A lower-deductible (but higher-premium) PPO that allows you to open a Health Care FSA—the **PPO 3** plan.
- In certain locations, an Exclusive Provider Plan (EPO)—**EPO 4**, a plan that provides high-quality care at lower costs, with a smaller network and no out-of-network benefits.

HSA 1, HSA 2 and PPO 3 allow you to go to any doctor you choose, but you pay less when you stay in the Anthem network. With all of the plans, you can also have an account that lets you use pretax money to pay for eligible expenses (see page 17).

*Each year, EssilorLuxottica may adopt changes to the plan as recommended by Anthem. The Benefit Booklet contains the general changes to the plan and is updated each year. You should review the Benefit Booklet to understand the benefits provided under the plan.



This table compares your cost for **in-network** care under each of the four plans. Visit **benefits.essilorluxottica.com** for more details, including out-of-network benefits for plans 1, 2 and 3. **Note:** Out-of-network coverage is not available if you enroll in EPO 4.

	HSA 1	HSA 2	PPO 3	EPO 4
Insurance Carrier	Anthem	Anthem	Anthem	Anthem
Premiums (Rates)*	\$ - Lowest	\$ - Medium	\$\$\$ - Highest	\$ - Medium
Annual Deductible	\$2,500/individual \$5,000/family ²	\$1,500/individual \$3,000/family ²	\$850/individual \$1,700/family ³	\$250/individual \$500/family ³
Out-of-pocket Maximum	\$5,000/individual \$10,000/family ⁴	\$4,000/individual \$8,000/family ⁴	\$3,600/individual \$7,100/family ⁴	\$3,000/individual \$6,000/family ⁴
Preventive Care	Always covered 100%			
Primary Care Office Visit	20% after deductible	20% after deductible	\$30 copay	\$0 copay
Specialist Office Visit	20% after deductible	20% after deductible	\$60 copay	\$60 copay
Telemedicine	\$10 copay after deductible	\$10 copay after deductible	\$10 copay	\$10 copay
Inpatient Hospitalization	20% after deductible	20% after deductible	20% after deductible	\$500 copay
Outpatient Surgery	20% after deductible	20% after deductible	20% after deductible	\$300 copay
Emergency Room	20% after deductible	20% after deductible	20% after deductible or \$350 copay	\$400 copay
Urgent Care Clinic	20% after deductible	20% after deductible	\$50 copay	\$50 copay

*Visit **benefits.essilorluxottica.com** to see the rates you pay for enrollment in the plans.

¹ Assumes you stay in-network. Your costs will be higher out-of-network.

² You must meet the family deductible before the plan starts paying benefits for any person in the family. Once the family deductible is reached (with expenses from one or any combination of enrolled family members), coinsurance will apply for all of you.


³ Once a covered family member reaches the **individual** deductible, the plan will start paying benefits for that person, even if the family deductible has not yet been met. Then, once the family deductible is reached (with expenses from one or any combination of enrolled family members), coinsurance will apply for all of you.

⁴ Once a covered family member reaches the **individual** out-of-pocket maximum, the plan will cover 100% of that person's eligible expenses for the rest of the year. Other family members continue paying coinsurance. When the total out-of-pocket expenses for your family reach the **family** maximum, the plan will pay eligible expenses for all covered family members for the rest of the year at 100%.

EssilorLuxottica supports our employees' family-building efforts with a benefit of up to \$30,000 (lifetime maximum) of medical and prescription drug coverage combined, plus up to \$5,000 per year for travel expenses related to infertility care. Additional information is available at **benefits.essilorluxottica.com**. For questions, call Anthem at **866-251-1701**.

Prescription Drug Coverage Through OptumRx

When you enroll in any of our medical plans, you automatically get prescription drug coverage through OptumRx.



Find an In-Network Pharmacy

To find pharmacies that are in-network, visit welcome.optumrx.com/essilorluxottica/landing.

At-a-Glance Prescription Drug Coverage Comparison

Your prescription drug coverage depends on which medical plan you enroll in. Below is a summary comparison of your 2023 prescription drug coverage under each of the 2023 medical plans. This table assumes in-network pharmacies. For a list of all in-network pharmacies, or to check the price of a drug, visit welcome.optumrx.com/essilorluxottica/landing. For more details, including out-of-network benefits, please visit benefits.essilorluxottica.com.

Your Prescription Drug Coverage (In-Network) if You Enroll in...

	HSA 1 or HSA 2	PPO 3 or EPO 4
Preventive Drugs	Covered at 100%	
Retail Pharmacy (up to 30-day supply)		
Generic	20% (min \$5, max \$30) after deductible*	20% (min \$5, max \$30)
Preferred Brand	30% (min \$25, max \$70) after deductible*	30% (min \$25, max \$70)
Non-Preferred Brand	40% (min \$40, max \$100) after deductible*	40% (min \$40, max \$100)
Specialty	30% (max \$125) after deductible*	30% (max \$125)
Mail Delivery (up to 90-day supply)		
Generic	20% (min \$12, max \$75) after deductible*	20% (min \$12, max \$75)
Preferred Brand	30% (min \$60, max \$175) after deductible*	30% (min \$60, max \$175)
Non-Preferred Brand	40% (min \$100, max \$315) after deductible*	40% (min \$100, max \$315)
Specialty	30% (max \$125) after deductible*	30% (max \$125)

*Prescription drug expenses count toward your medical plan deductible.



Preventive Medications for \$0 Cost!

All preventive medications on Optum's preventive drug list are covered at 100%. Find the list at benefits.essilorluxottica.com under the Plan Documents module.

HSA Employer Contributions

You and your spouse can each earn an employer Health Savings Account (HSA) contribution of \$500 for taking certain preventive care actions—for a total possible employer HSA contribution of \$1,000 for 2023.

This incentive program is available to employees and their spouses* in HSA 1 or HSA 2. You receive the incentive for completing two of the following preventive care activities (\$250 for each activity x 2):

- Adult annual physical
- Well-woman exam
- Colorectal cancer screening
- Flu shot
- Mammogram
- Maternity management

Preventive care activities such as these can help prevent illness and catch health problems early, when they are easier to treat. With this program, EssilorLuxottica is supporting you in your efforts to stay healthy, while also helping to fund your HSA.

*Dependent children are not eligible for the incentive program; however, this does not affect their coverage under the medical plans or preventive care benefits for dependents.

Comparing Tax-free Accounts

For Health Care Expenses

Health Savings Accounts (HSAs) and Flexible Spending Accounts (FSAs) allow you to set aside pretax dollars from each paycheck to spend on eligible health care expenses.* The table below shows how the accounts differ and which are available with each of our medical plans.

Feature	HSA (for medical, dental, vision, pharmacy expenses)	Limited Purpose FSA (for dental, vision expenses)	FSA (for medical, dental, vision, pharmacy expenses)
Available with Which Medical Plans?	HSA 1 and HSA 2	HSA 1 and HSA 2	PPO 3 and EPO 4
Use-It-Or-Lose-It Rule?	No. Any unused money is yours forever even if you change plans, change jobs or retire. You can even let it grow to use for your retiree health care expenses.	Yes. With a Limited Purpose FSA, you forfeit any amount over \$570 that you don't spend in one year.	Yes. With an FSA, you forfeit any amount over \$570 that you don't spend in one year.
Contribution Amounts?	Up to \$3,850** (individual) or \$7,750** (family) pretax per year for unreimbursed health expenses	Up to \$2,850 in pretax dollars (2022 IRS limit)	Up to \$2,850 in pretax dollars (2022 IRS limit)
Catch-Up Contribution?	Yes. If you're 55 or over, you can contribute an additional \$1,000.	No	No
Employer Contribution?	Yes. EssilorLuxottica will contribute up to \$500 EACH for you and your spouse for certain preventive care activities.	No	No
Earns Interest?	Yes. Your HSA earns tax-free interest.	No	No
Investment Feature?	Yes. You can invest your funds through a brokerage account once your balance reaches \$1,000.	No	No
Your Election Rolls Over?	Yes, but if you wish to change your contribution from 2022, you must take action.	No. FSA elections do not roll over; they require re-enrollment every year.	No. FSA elections do not roll over; they require re-enrollment every year.
Change Your Election Anytime Without Penalty?	Yes	No	No

*The full list of eligible expenses can be found at [irs.gov](https://www.irs.gov) in Publication 502.

**Limits are for employee and employer contributions combined. If the employer contribution helps you reach the maximum, your contribution level will be automatically reduced so you don't go over the maximum.

Choosing a Dental Plan

EssilorLuxottica offers two dental plans through Aetna (legacy Luxottica) and Cigna (legacy Essilor)—a PPO and a DMO. Both plans give you 100% coverage on preventive services like exams and cleanings. When you join the PPO plan, you have the flexibility to see any dentist, while the DMO requires you to choose a dentist from the network.

Benefit	PPO	DMO
Deductible	\$50/individual, \$150/family	\$0
Preventive Care	100% covered	100% covered
Basic Services	You pay 20% after deductible	You pay 40% for molars/all other services 100% covered
Major Services	You pay 20% to 50% (depending on the service) after deductible	You pay 40%

See benefits.essilorluxottica.com for details and to enroll.

Help—Whenever You Need It

Employee Assistance Program (EAP)

Confidential, professional help is available 24/7. The Employee Assistance Program (EAP) is a free program that connects you to a professional who can offer unbiased help for whatever issues you are facing. EssilorLuxottica offers this program to you and your family through Anthem.

Reminder: As part of our continued focus on mental health, the Company covers the cost of six face-to-face visits with a counselor per issue.

Good news!
Our benefits website is now fully translated into Spanish.

Benefit	Issues the EAP Can Help You With	How to Contact the EAP	What You Need to Do
<ul style="list-style-type: none">• Up to six face-to-face counseling sessions per issue• 24/7 access to counselors by phone when you or a family member needs help	<ul style="list-style-type: none">• Family counseling• Parent/child relationship• Handling grief and loss• Financial concerns• Stress• Legal support• Finding child or elder care and getting a 20% discount on Care.com	<ul style="list-style-type: none">• Call 833-914-0267• Go to anthemeap.com (enter “Luxottica”) to find articles, checklists, quizzes and other helpful tools	No action required; coverage is automatic for employees and household members

Anthem’s Behavioral Health Care Management programs can help you and your loved ones manage a behavioral health condition and meet your personal goals. You also have access to Anthem’s 24/7 Behavioral Health Resource Center, which provides ease of access for referrals, crisis intervention and decision support.

Building Your Financial Future

Prepare for Retirement. Let EssilorLuxottica Help Fund Your Future!

401(k) Plan

The 401(k) Plan allows you to save for retirement through convenient payroll deductions—and EssilorLuxottica provides a generous matching contribution to help you reach your financial goals.

Contribution Type	Description	What You Need to Do
Before-tax contributions	<ul style="list-style-type: none">You can contribute up to 75% of your pay on a pretax basis (up to the annual IRS limits).*	<ul style="list-style-type: none">Decide how much you want to save (up to IRS limits).Choose your investment allocation (you can make changes anytime).Take action by calling Fidelity at 800-742-4015 or going online at 401k.com.
Catch-up contributions	<ul style="list-style-type: none">If you will be 50 years or older in 2023, you can contribute up to \$6,500** more to your 401(k) account.Catch-up contributions are not matched.	<ul style="list-style-type: none">Decide how much you want to save (up to IRS limits).Choose your investment allocation (you can make changes anytime).Take action by calling Fidelity at 800-742-4015 or going online at 401k.com.

*For the 2023 plan year, if you earn more than \$135,000 in 2022 and are enrolled in the EL RS Plan 2, your contributions may be limited.
**The 2022 limit is \$6,500; this could change for 2023.



Financial Wellness—Point Solutions

This plan offers curated Fidelity and third-party solutions to help protect you and your family financially.

- Short Term Savings Goals—Fidelity Goal Booster was designed to help you save more successfully.
- MMI Credit Counseling and Debt Management—it’s easy to get started with a free credit counseling session.
- Estate Planning—uniquely designed by Fidelity to help digitally guide you through the estate planning process:
 - College Journey—college planning from College Wise and Test Prep Help from ACT and Kaplan.
 - Tax Preparation—help and discounts on tax preparation services from Turbo Tax or HR Block.
- Visit workplaceservices.fidelity.com/mybenefits/wellness/navigation/learn to learn more or call **800-742-4015** to speak with a Fidelity representative.

Contribution Type	Description	What You Need to Do
Company matching contributions	<p>EssilorLuxottica matches your 401(k) contributions as follows:</p> <ul style="list-style-type: none">• EssilorLuxottica Retirement Savings Plan 1: Dollar for dollar match up to 6% of eligible pay for legacy Luxottica employees hired on or after 1/1/2014 and legacy Essilor employees; Oakley, Oliver Peoples, Costa and MES employees are eligible for the 6% match regardless of hire date.• EssilorLuxottica Retirement Savings Plan 2: Dollar for dollar match up to 3% of eligible pay for legacy Luxottica employees hired before 1/1/2014; separate matching contribution for legacy Essilor 21st Century Plan participants.	<p>To receive company matching contributions, you must:</p> <ul style="list-style-type: none">• Contribute to your 401(k) Plan (see page 19).• Be at least age 21 and have completed at least one year of service with at least 1,000 hours worked.

Your Right to the Money

When you contribute to the 401(k), you are always 100% vested in your contributions. For most EssilorLuxottica employees, matching contributions earned on or after January 1, 2023 will be 100% vested.

Access Your 401(k) and Your HSA in One Place

Our 401(k) Plan administrator, Fidelity, is also our Health Savings Account (HSA) administrator. Having your 401(k) and your HSA* in the same place makes it easy to save for current and future health care costs.

*The HSA is available to participants in the HSA 1 and HSA 2 medical plans.

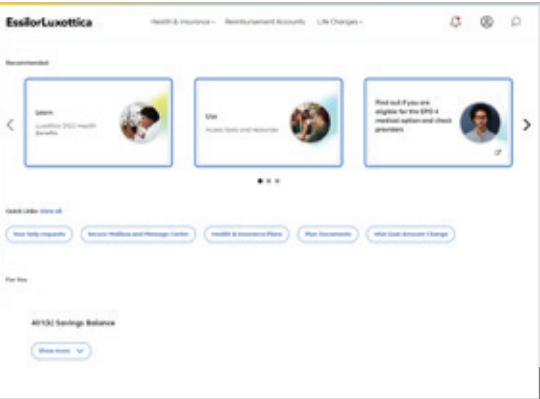


How to Enroll

Your Benefits, at Your Fingertips

Uncertain about what benefits to choose? We’ve got you covered! Check out these online resources to learn more about your 2023 options and make informed, confident decisions. *Don’t have a smartphone or online access?* Call the EssilorLuxottica Human Resource Service Center to get the details.

Go here to use the helpful decision tools—and enroll: **benefits.essilorluxottica.com**.



- Sign in when you’re ready to enroll.
- Find detailed benefits information.
- Update personal information, including beneficiaries.
- Access tools that can help you estimate medical expenses and compare options.
- Customize your home page—reorder, set favorites, etc.
- Enroll before the deadline.

Need Help Choosing a Medical Plan?

The Medical Expense Estimator tool allows you to compare medical plans and estimate your total annual medical expenses—including payroll deductions and out-of-pocket costs. Visit **benefits.essilorluxottica.com** and click on “Annual Enrollment” to access the tool.

If You Need to Make Changes During the Year...

Your benefits are generally in effect through the end of the year (as long as you remain eligible). However, certain life events can change your need for benefits. Life events—called Qualifying Status Changes—include things like marriage, divorce, birth or adoption of a child, gaining or losing access to other coverage, etc.

If you experience a Qualifying Status Change, call the EssilorLuxottica Human Resource Service Center *within 30 days* to report your status change and talk through your options. **Changes must be made within 30 days of the life event!**

Questions?

If you have questions about your benefits, please visit **benefits.essilorluxottica.com** or call the EssilorLuxottica Human Resource Service Center. Spanish and interpreting services for other languages are available. Or contact the providers shown here directly once you are enrolled.

Benefit	Provider	Phone Number	Website
Enrollment/Eligibility	EssilorLuxottica Human Resource Service Center	866-431-8484	benefits.essilorluxottica.com
Medical	Anthem	866-251-1701	anthem.com
Prescription Drug	OptumRx	866-868-0333	optumrx.com
Dental	Aetna (legacy Luxottica)	800-843-3661	aetna.com
	Cigna (legacy Essilor)	888-336-8258	my.cigna.com
Vision	EyeMed	844-345-0578	eyemedvisioncare.com
Health Savings Account (HSA)	Fidelity	800-742-4015	401k.com
Employee Assistance Program (EAP)	Anthem	833-914-0267	anthemeap.com (enter "EssilorLuxottica" to log in)
Basic and Supplemental Life Insurance	Anthem Life	866-551-0315	anthem.com
Short Term Disability	Sedgwick	855-857-0360	sedgwick.com
Long Term Disability	The Hartford	888-301-5615	
401(k)	Fidelity	800-742-4015	401k.com

Notice of Privacy Practices

The EssilorLuxottica Notice of Privacy Practices describes the specific measures that EssilorLuxottica as the plan sponsor and any third parties that assist in administering EssilorLuxottica’s health care plans follow to protect the privacy of your protected health information. The notice also describes the circumstances when plan administrators may share your health information with third-party providers for the purpose of routine plan administration, including claims processing, claims appeals and claims analysis. You may access the notice at **benefits.essilorluxottica.com** by clicking on the “Plan Documents” tile on the main page. For a hard copy, please contact the EssilorLuxottica Human Resource Service Center.

EssilorLuxottica

Don't Miss Out! Get Texts!

Opt in to receive important benefits tips and reminders via text message from EssilorLuxottica. Text **EYES** to **23613**.*

*If you voluntarily choose to access any of the tools via your personal device, you will be responsible for all associated fees, data charges and related IT support.

One Team. One Vision.

This enrollment guide describes the EssilorLuxottica Group Benefits program as the Company currently intends to offer it. The Company reserves the right, however, at any time and for any reason, to amend the terms of the program or to terminate any of the benefits offered under it. The complete provisions of the plans are in the official plan documents. If there is any difference between this guide and the official plan documents, the plan documents will govern.