

# EssilorLuxottica

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## Benefits Guide for Full Time U.S. Employees

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Visit [benefits.essilorluxottica.com](https://benefits.essilorluxottica.com) to view specific enrollment deadlines and learn more about your choices. Questions? Call the EssilorLuxottica Human Resource Service Center at 1-866-431-8484.

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

# One Team. One Vision.

January 2024

# What's Inside

**Benefits-At-a-Glance Summary ..... 4–9**

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

**Choosing a Medical Plan..... 10**

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

**Choosing a Dental Plan..... 14**

**Help—Whenever You Need it..... 14**

- Employee Assistance Program

**Building Your Financial Future ..... 15**

- 401(k) Plan

**How to Enroll..... 16**

- Your Benefits, at Your Fingertips: [benefits.essilorluxottica.com](https://benefits.essilorluxottica.com)

**Questions? .....17**





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## Important

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.

Newly eligible employees must enroll during their initial enrollment window or wait until the following Annual Enrollment. Enrollment due to a Qualifying status change must occur within 30 days.

For additional information on any of your benefits, or if you have questions, visit **[benefits.essilorluxottica.com](https://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:** 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. Log into **[benefits.essilorluxottica.com](https://benefits.essilorluxottica.com)** to see your specific enrollment deadlines and effective dates.

# Health & Wellness

Benefit	Description	Effective Date	Who Pays
<p><b>Medical/Prescription Drug</b></p> <p><i>See page 10-11 for more information.</i></p>	<p>Anthem medical coverage and OptumRx prescription drug coverage:</p> <ul style="list-style-type: none"> <li>• HSA 1 • HSA 2</li> <li>• PPO 3 • EPO 4*</li> </ul> <p>Employees in Hawaii are also offered the HMSA plan</p>	<p>1st of month following date of hire</p>	<p>EssilorLuxottica pays the majority of the cost; you pay your share</p>
<p><b>Voluntary Supplemental Health Plans</b></p>	<p>Three <b>supplemental</b> plans available through Aetna:</p> <ul style="list-style-type: none"> <li>• Critical Illness</li> <li>• Hospital Indemnity</li> <li>• Accident Insurance</li> </ul>	<p>1st of month following date of hire</p>	<p>You, if you choose to enroll</p>
<p><b>Dependent Care Flexible Spending Account (FSA)</b></p>	<ul style="list-style-type: none"> <li>• Set aside up to \$5,000 pretax for child and elder care expenses</li> <li>• Unused funds forfeited at end of each calendar year</li> </ul>	<p>1st of month following date of hire</p>	<p>You, if you choose to enroll</p>
<p><b>Health Care Flexible Spending Account (FSA)</b></p>	<ul style="list-style-type: none"> <li>• Set aside up to the IRS limit, pretax for unreimbursed health expenses</li> <li>• Any balance over the allowed rollover amount is forfeited at end of calendar year.</li> <li>• Not available with a high-deductible health plan (HSA 1 or HSA 2)</li> </ul>	<p>1st of month following date of hire</p>	<p>You, if you choose to enroll</p>
<p><b>Limited Purpose Flexible Spending Account (FSA)</b></p>	<ul style="list-style-type: none"> <li>• Available with HSA 1 and HSA 2</li> <li>• Set aside up to the IRS limit, for eligible dental and vision expenses; any balance over the allowed rollover amount forfeited at end of calendar year.</li> </ul>	<p>1st of month following date of hire</p>	<p>You, if you choose to enroll</p>
<p><b>Health Savings Account (HSA)</b></p> <p><i>The employer HSA contribution is \$500 for you and \$500 for your spouse for completing certain preventive care activities (see pages 12-13 for information).</i></p>	<ul style="list-style-type: none"> <li>• Available with a high-deductible health plan (HSA 1 or HSA 2)</li> <li>• Set aside up to the IRS limits pretax per year for unreimbursed out-of-pocket health expenses; an extra \$1,000 contribution is allowed per year if age 55 or older</li> <li>• All unused money rolls over to build a health care nest egg</li> </ul>	<p>1st of month following date of hire</p>	<p>You, if you choose to enroll</p>

Benefit	Description	Effective Date	Who Pays
<p><b>Dental Benefits</b></p> <p><i>See page 14 for more information.</i></p>	<p>Two plans available</p> <ul style="list-style-type: none"> <li>• Aetna PPO</li> <li>• Cigna DMO</li> </ul>	<p>1st of month following date of hire</p>	<p>EssilorLuxottica pays the majority of the cost; you pay your share</p>
<p><b>Vision Benefits</b></p>	<ul style="list-style-type: none"> <li>• Free yearly eye exam for you and dependents you enroll</li> <li>• Free pair of prescription or sun eyewear each year, and an additional pair each 5-year anniversary</li> <li>• Free Optomap® digital retinal imaging, where available, for you and your dependents</li> <li>• \$0 Contact lens fitting</li> <li>• Everyday discounts at our retail locations</li> <li>• Friends of EssilorLuxottica program: give a friend or family member a significant discount at any EssilorLuxottica retail store</li> </ul>	<p>Date of hire</p>	<p>EssilorLuxottica</p>
<p><b>Contact Lens Benefit Buy-Up Option</b></p>	<ul style="list-style-type: none"> <li>• \$0 Contact lens fitting</li> <li>• \$220 allowance toward purchase of conventional or disposable contact lenses every 12 months</li> </ul>	<p>1st of month following date of hire</p>	<p>You, if you choose to enroll</p>
<p><b>Employee Assistance Program (EAP)</b></p> <p><i>See page 14 for more information.</i></p>	<ul style="list-style-type: none"> <li>• Confidential, professional help with a variety of issues for you and your dependents</li> <li>• Up to 6 free face-to-face counseling sessions per issue</li> <li>• Concierge available to support you in scheduling and accessing resources.</li> <li>• 24/7 access by phone <b>833-914-0267</b> or via <b>anthemeap.com</b></li> </ul>	<p>Date of hire</p>	<p>EssilorLuxottica</p>

\* In certain locations.

# Life, Accident & Disability Insurance

Benefit	Description	Effective Date	Who Pays
<b>Basic Life &amp; Accidental Death &amp; Dismemberment (AD&amp;D)*</b>	<ul style="list-style-type: none"> <li>Life: 1.5x annual base pay up to a maximum of \$500,000</li> <li>AD&amp;D: 1.5x annual base pay up to a maximum of \$500,000</li> </ul>	1st of month following date of hire	EssilorLuxottica
<b>Supplemental Life &amp; AD&amp;D</b>	<ul style="list-style-type: none"> <li>Supplemental Employee Life: 1x to 5x annual base pay (\$2 million max combined with Basic Life)</li> <li>Supplemental Employee AD&amp;D: 1x to 5x annual base pay (\$2 million max combined with Basic Life)</li> <li>Spouse Life: \$5,000 to \$100,000</li> <li>Child(ren) Life: \$2,000 to \$10,000 (all children covered under one policy)</li> </ul>	1st of month following date of hire	You, if you choose to enroll
<b>Business Travel Accident</b>  <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"> <li>5x annual base pay</li> <li>Minimum death benefit: \$100,000</li> <li>Maximum death benefit: \$1,000,000</li> </ul>	Date of hire	EssilorLuxottica
<b>Short Term Disability</b>  <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"> <li>Hourly: Begins on the 8th day of provider-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.</li> <li>Salaried: Begins on the 8th day of 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.</li> </ul>	Hourly: Following one year of continuous full time employment  Salaried: 1st of month following date of hire	EssilorLuxottica
<b>Long Term Disability</b>  <i>Replaces a portion of your salary when you have a provider-certified illness or injury and are unable to work for an extended period of time.</i>	<ul style="list-style-type: none"> <li>Begins after 180 days of disability</li> <li>You may elect 40% or 60% of monthly base pay</li> <li>Benefit amount reduced by Social Security payment, if any</li> <li>An Executive LTD option may be available, depending on your eligibility. Contact the EssilorLuxottica Human Resource Service Center for information.</li> </ul>	181st day of full time employment	You, if you choose to enroll

\*Your beneficiary will receive your benefit if you pass away. Be sure to name a beneficiary as you enroll on [benefits.essilorluxottica.com](https://benefits.essilorluxottica.com).

# Savings & Financial

Benefit	Description	Effective Date	Who Pays
<p><b>401(k) Plan*</b>  <i>Enroll at 401k.com or call Fidelity at 800-742.4015</i></p>	<p>All employees may participate in the 401(k) Plan by contributing pretax dollars. You must be age 21 with one year of service and 1,000 hours worked to be eligible for the 401(k) match.</p> <ul style="list-style-type: none"> <li>• EssilorLuxottica matches your 401(k) contributions as follows:               <ul style="list-style-type: none"> <li>– <b>EssilorLuxottica Retirement Savings Plan 1:</b> Dollar for dollar match up to 6% of eligible pay.</li> <li>– <b>EssilorLuxottica Retirement Savings Plan 2:</b> 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.</li> </ul> </li> <li>• The plan is administered by Fidelity.</li> </ul>	<p>You can enroll and begin contributing upon hire.</p>	<p>You make contributions if you choose to enroll; EssilorLuxottica funds the matching contributions</p>
<p><b>Boost</b></p>	<p>Boost is EssilorLuxottica’s International Employee Shareholding Plan that allows employees to purchase EssilorLuxottica shares with preferential terms and conditions.</p> <p>Enrollment options range from .5 shares to 4 shares with a company match of your initial investment.</p>	<p>Eligible employees can voluntarily enroll in the Boost Program during the subscription period each Fall.</p> <p>All full-time, non-retail employees hired before Jan. 1, 2023, are eligible to enroll. Excluded population consists of retail employees at Store Manager and below.</p>	<p>You pay for the shares elected through salary deductions; EssilorLuxottica funds the matched portion.</p>
<p>See Summary Plan Description for details</p>			

\*Walman employees have a separate 401(k) Plan. Information available at millimanbenefits.com or call 866-767-1212. Walman Employees will be enrolled in the plan automatically with a contribution of 3% of pay. To change or stop your contributions, call or login.

## Holidays & Paid Time Off

Benefit	Description	Effective Date	Who Pays
<b>Holidays, Paid Time Off (PTO), Jury Duty and Bereavement Leave</b>	Please see your Employee Guide for details	Varies	EssilorLuxottica
<b>Paid Family Leave</b>	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	EssilorLuxottica

## Learning

Benefit	Description	Effective Date	Who Pays
<b>Tuition Reimbursement Program</b> <i>Includes tuition toward becoming a licensed optician</i>	<ul style="list-style-type: none"> <li>• 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</li> <li>• Company pays 100% of eligible expenses for grade of A or B and 50% for grade of C, up to \$5,250 per year</li> <li>• Pre-approval must be obtained prior to class/course start date</li> </ul>	1st of month following date of hire	EssilorLuxottica
<b>Optician Licensing, Certification &amp; Renewal</b>	Allows employees to maintain optician licenses and certifications and receive reimbursement for continuing education in select states	Date of hire	EssilorLuxottica



# Voluntary Benefits & Discounts

Benefit	Description	Effective Date	Who Pays
<b>Adoption Assistance Program</b>	Up to \$5,000 lifetime maximum per employee for qualified adoption expenses	1st of month following date of hire	EssilorLuxottica
<b>Complimentary Eyewear Certificate</b>	<ul style="list-style-type: none"> <li>You receive one free pair of prescription or sun eyewear each year</li> <li>Certificate will be mailed to your home.*</li> </ul>	Annual anniversary of most recent hire date	EssilorLuxottica
<b>Milestone Anniversary Eyewear Certificate</b>	<ul style="list-style-type: none"> <li>You receive an additional free pair of prescription or sun eyewear for each Milestone Anniversary (5, 10, 15, etc. years of service)</li> <li>Certificate will be mailed to your home.*</li> </ul>	On each milestone anniversary of most recent hire date	EssilorLuxottica
<b>Employee Eyewear Discount</b>	You and your dependents receive up to 50% discount on products sold at EssilorLuxottica retail stores and online	Date of hire	You pay balance after discount
<b>Friends of EssilorLuxottica Certificates</b>	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	Certificate holder pays balance after discount
<b>EssilorLuxottica's Online Discount Marketplace</b>	<ul style="list-style-type: none"> <li>Numerous discounts on electronics, travel, leisure and more</li> <li>Go to the BenefitHub module at <a href="https://benefits.essilorluxottica.com">benefits.essilorluxottica.com</a> to learn more</li> </ul>	Date of hire	You pay balance after discount
<b>EssilorLuxottica Additional Benefits</b>	<ul style="list-style-type: none"> <li>Group rates on auto, home and pet insurance, legal services and identity theft protection</li> <li>Go to the BenefitHub module at <a href="https://benefits.essilorluxottica.com">benefits.essilorluxottica.com</a> to learn more</li> </ul>	Varies depending upon plan	You, if you choose to enroll
<b>Commuter Benefits</b>	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	You, if you choose to enroll

\*Make sure your address is up-to-date in My Personal Desk(MPD).

# Choosing a Medical Plan

This table compares your cost for **in-network** care under each of the four plans. Visit [benefits.essilorluxottica.com](https://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 only available in select locations
<b>Insurance Carrier</b>	Anthem	Anthem	Anthem	Anthem
<b>Premiums (Rates)*</b>	\$ - Lowest	\$\$ - Medium	\$\$\$ - Highest	\$\$ - Medium
<b>Annual Deductible</b>	\$2,500/individual \$5,000/family <sup>1</sup>	\$1,600/individual \$3,200/family <sup>1</sup>	\$850/individual \$1,700/family <sup>2</sup>	\$250/individual \$500/family <sup>2</sup>
<b>Out-of-pocket Maximum</b>	\$5,000/individual \$10,000/family <sup>3</sup>	\$4,000/individual \$8,000/family <sup>3</sup>	\$3,600/individual \$7,100/family <sup>3</sup>	\$3,000/individual \$6,000/family <sup>3</sup>
<b>Preventive Care</b>	Always covered 100%			
<b>Primary Care Office Visit</b>	20% after deductible	20% after deductible	\$30 copay	\$0 copay
<b>Specialist Office Visit</b>	20% after deductible	20% after deductible	\$60 copay	\$60 copay
<b>Telemedicine</b>	\$10 copay after deductible	\$10 copay after deductible	\$10 copay	\$10 copay
<b>Inpatient Hospitalization</b>	20% after deductible	20% after deductible	20% after deductible	\$500 copay
<b>Outpatient Surgery</b>	20% after deductible	20% after deductible	20% after deductible	\$300 copay
<b>Emergency Room</b>	20% after deductible	20% after deductible	20% after deductible	\$400 copay
<b>Urgent Care Clinic</b>	20% after deductible	20% after deductible	\$50 copay	\$50 copay

\*Visit [benefits.essilorluxottica.com](https://benefits.essilorluxottica.com) to see the rates you pay for enrollment in the plans.

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> 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](https://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](https://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 prescription drug coverage under each of the medical plans. This table assumes in-network pharmacies.

### 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%	
<b>Retail Pharmacy (up to 30-day supply)</b>		
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)
<b>Mail Delivery (up to 90-day supply)</b>		
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!

Medications on Optum's preventive drug list are covered at 100%.

## 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.

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)
<b>Available with Which Medical Plans?</b>	HSA 1 and HSA 2	HSA 1 and HSA 2	PPO 3 and EPO 4
<b>Use-It-Or-Lose-It Rule?</b>	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 the IRS rollover max you don't spend in one year.	Yes. With an FSA, you forfeit any amount over the IRS rollover max you don't spend in one year.
<b>Contribution Amounts?</b>	Up to the IRS maximum**, pretax per year for unreimbursed health expenses	Up to the IRS limit in pretax dollars	Up to the IRS limit in pretax dollars
<b>Catch-Up Contribution?</b>	Yes. If you're 55 or over, you can contribute an additional \$1,000.	No	No
<b>Employer Contribution?</b>	Yes. EssilorLuxottica will contribute up to \$500 EACH for you and your spouse for certain preventive care activities.	No	No
<b>Earns Interest?</b>	Yes. Your HSA earns tax-free interest.	No	No
<b>Investment Feature?</b>	Yes. You can invest your funds through a brokerage account once your balance reaches \$1,000.	No	No
<b>Your Election Rolls Over?</b>	Yes, but if you wish to change your contribution, 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.
<b>Change Your Election Anytime Without Penalty?</b>	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. A PPO through Aetna and a DMO through Cigna. 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	Aetna PPO	Cigna DMO
<b>Deductible</b>	\$50/individual, \$150/family	\$0
<b>Preventive Care</b>	100% covered	100% covered
<b>Basic Services</b>	You pay 20% after deductible	You pay 40% for molars/all other services 100% covered
<b>Major Services</b>	You pay 20% to 50% (depending on the service) after deductible	You pay 40%

See [benefits.essilorluxottica.com](https://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. 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. Also, the EAP Concierge Program will secure appointments for you, ensuring easier access to the support you need.

Benefit	Issues the EAP Can Help You With	How to Contact the EAP	What You Need to Do
<ul style="list-style-type: none"> <li>• Up to six face-to-face counseling sessions per issue</li> <li>• 24/7 access to counselors by phone when you or a family member needs help</li> </ul>	<ul style="list-style-type: none"> <li>• Family counseling</li> <li>• Parent/child relationship</li> <li>• Handling grief and loss</li> <li>• Financial concerns</li> <li>• Stress</li> <li>• Legal support</li> <li>• Finding child or elder care and getting a 20% discount on <b>Care.com</b></li> </ul>	<ul style="list-style-type: none"> <li>• Call <b>833-914-0267</b></li> <li>• Go to <b>anthemeap.com</b> (enter "EssilorLuxottica") to find articles, checklists, quizzes and other helpful tools</li> </ul>	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
<b>Before-tax contributions</b>	<ul style="list-style-type: none"> <li>You can contribute up to 75% of your pay on a pretax basis (up to the annual IRS limits).*</li> </ul>	<ul style="list-style-type: none"> <li>Decide how much you want to save (up to IRS limits).</li> <li>Choose your investment allocation (you can make changes anytime).</li> <li>Take action by calling Fidelity at <b>800-742-4015</b> or going online at <b>401k.com</b>.</li> </ul>
<b>Catch-up contributions</b>	<p>If you are 50 years or older you can contribute additional funds to your 401(k) account. To learn more visit 401k.com</p>	<ul style="list-style-type: none"> <li>Decide how much you want to save (up to IRS limits).</li> <li>Choose your investment allocation (you can make changes anytime).</li> <li>Take action by calling Fidelity at <b>800-742-4015</b> or going online at <b>401k.com</b>.</li> </ul>
<b>Company matching contributions</b>	<p>EssilorLuxottica matches your 401(k) contributions as follows:</p> <ul style="list-style-type: none"> <li>EssilorLuxottica Retirement Savings Plan 1: Dollar for dollar match up to 6% of eligible pay</li> <li>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.</li> </ul>	<p>To receive company matching contributions, you must:</p> <ul style="list-style-type: none"> <li>Contribute to your 401(k) Plan</li> <li>Be at least age 21 and have completed at least one year of service with at least 1,000 hours worked.</li> </ul>

\*Walman employees have a separate 401(k) Plan. Information available at millimanbenefits.com or call 866-767-1212. Walman Employees will be enrolled in the plan automatically with a contribution of 3% of pay. To change or stop your contributions, call or login.

## 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.

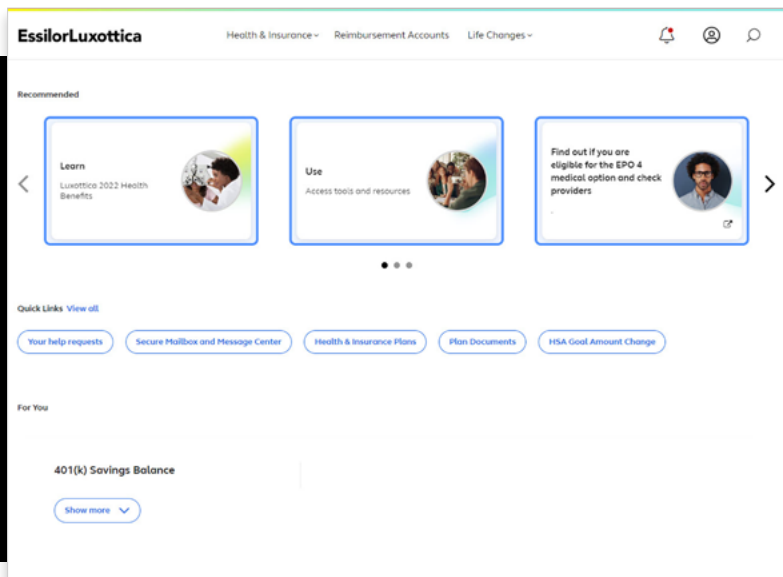
\*The HSA is available to participants in the HSA 1 and HSA 2 medical plans.

# How to Enroll

## Your Benefits, at Your Fingertips

**Uncertain about what benefits to choose?** We've got you covered! Online resources are available to help you 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](https://benefits.essilorluxottica.com).



- Sign in when you're ready to enroll.
- Find detailed benefits information.
- Update beneficiaries.
- Access tools that can help you estimate medical expenses and compare options.
- Enroll before the deadline
- **Have questions?** Chat with support or start a help request online.

## 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](https://benefits.essilorluxottica.com) and click on "Your Enrollment Event" 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](https://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	<a href="https://benefits.essilorluxottica.com">benefits.essilorluxottica.com</a>
Medical	Anthem	866-251-1701	<a href="https://anthem.com">anthem.com</a>
Prescription Drug	OptumRx	866-868-0333	<a href="https://optumrx.com">optumrx.com</a>
Dental	Aetna Cigna	800-843-3661 888-336-8258	<a href="https://aetna.com">aetna.com</a> <a href="https://my.cigna.com">my.cigna.com</a>
Vision	EyeMed	844-345-0578	<a href="https://eyemedvisioncare.com">eyemedvisioncare.com</a>
Health Savings Account (HSA)	Fidelity	800-742-4015	<a href="https://401k.com">401k.com</a>
Employee Assistance Program (EAP)	Anthem	833-914-0267	<a href="https://anthemeap.com">anthemeap.com</a> (enter "EssilorLuxottica" to log in)
Basic and Supplemental Life Insurance	Anthem Life	866-551-0315	<a href="https://anthem.com">anthem.com</a>
Short Term Disability	Sedgwick	855-857-0360	<a href="https://sedgwick.com">sedgwick.com</a>
Long Term Disability	The Hartford	888-301-5615	
401(k)	Fidelity	800-742-4015	<a href="https://401k.com">401k.com</a>

## 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](https://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

## **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.