

EssilorLuxottica

Benefits Guide for Part 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. Our overall goal is to provide a total rewards program that helps us attract and retain talented people. Keep reading to learn more.

Important: Please log into **benefits.essilorluxottica.com** to see your specific enrollment deadlines and learn more about the benefit options available to you. Questions? Call the EssilorLuxottica Human Resource Service Center at **866-431-8484** (legacy Luxottica) or **855-769-4382** (legacy Essilor).



One Team. One Vision.

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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.

As we work 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 to part time* employees. 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 Resource Service Center at **866-431-8484** (legacy Luxottica) or **855-769-4382** (legacy Essilor).

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

*Casual part time employees are not eligible for Critical Illness, Hospital Indemnity or Accident Insurance. Seasonal employees are eligible for Vision coverage only.

Health & Wellness

Benefit	Description	Effective Date	How to Enroll	Who Pays
<p>Medical/ Prescription Drug</p> <p><i>See page 8 for more information.</i></p>	<p>Two medical/prescription drug plans available through Aetna:</p> <ul style="list-style-type: none"> • Aetna Fixed Benefits Plan – Option 1 • Aetna Fixed Benefits Plan – Option 2 <p>Both plans pay fixed cash payments for specific covered services.</p> <p>Part-time employees in Hawaii are also offered the HMSA plan.</p>	<p>If you enroll, 1st of month following date of hire</p>	<p>Enroll on benefits.essilorluxottica.com (all employees but those in Hawaii click on BenefitHub) before effective date; for Qualifying Status Changes, enroll within 30 days</p>	<p>You, if you choose to enroll (group rates)</p>
<p>Voluntary Supplemental Health Plans*</p>	<p>Three supplemental plans available through Aetna:</p> <ul style="list-style-type: none"> • Critical Illness:** Pays a lump sum benefit to you if you or a covered family member is diagnosed with a covered condition. • Hospital Indemnity:** Pays a benefit directly to you if you or a covered family member receives hospital care. • Accident Insurance:** Pays a benefit if you or a covered family member has an accident on or off the job; total benefit depends on type of injury, severity and medical services received. 	<p>If you enroll, 1st of month following date of hire</p>	<p>Enroll at benefits.essilorluxottica.com</p>	<p>You, if you choose to enroll (group rates)</p>

*Please note: Casual part time employees are not eligible for the Voluntary Supplemental Health Plans (Critical Illness, Hospital Indemnity or Accident Insurance).

**Supplemental plans provide limited benefits and are not meant to replace comprehensive plans.

Benefit	Description	Effective Date	How to Enroll	Who Pays
Dental Benefits	<p>One dental plan available through Aetna:</p> <ul style="list-style-type: none"> • Aetna Voluntary Dental: After \$50 deductible, you pay 20% for preventive care, 40% for basic services (3-month waiting period) and 50% for major services (12-month waiting period). Maximum benefit per coverage year: \$500. <p>Note: Dental plan not available to part time employees in Hawaii.</p>	If you enroll, 1st of month following date of hire	Enroll on benefits.essilorluxottica.com (click on "BenefitHub") before effective date; for Qualifying Status Changes, enroll within 30 days	You, if you choose to enroll (group rates)
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
<p>Employee Assistance Program (EAP)</p> <p><i>See page 9 for more information.</i></p>	<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

Accident Insurance

Benefit	Description	Effective Date	How to Enroll	Who Pays
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.

Time Off When You Need It

Benefit	Description	Effective Date	How to Enroll	Who Pays
Holidays, Jury Duty and Bereavement Pay	Please see your Employee Guide for information	Varies	Automatic	EssilorLuxottica



Savings & Financial

Benefit	Description	Effective Date	How to Enroll	Who Pays
401(k) Plan	<ul style="list-style-type: none"> • 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. • EssilorLuxottica matches your 401(k) contributions as follows: <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 Union Plan participants. • 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 1 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			
Cash Balance Pension Plan (For Employees Hired or Rehired Prior to 1/1/14)	<ul style="list-style-type: none"> • Quarterly pension contributions from 4% to 10% of your eligible pay based on length of service • Benefits vest after 3 years of service 	Following 1 year of service with 1,000 hours and age 21	Automatic	EssilorLuxottica
	See Summary Plan Description for details			

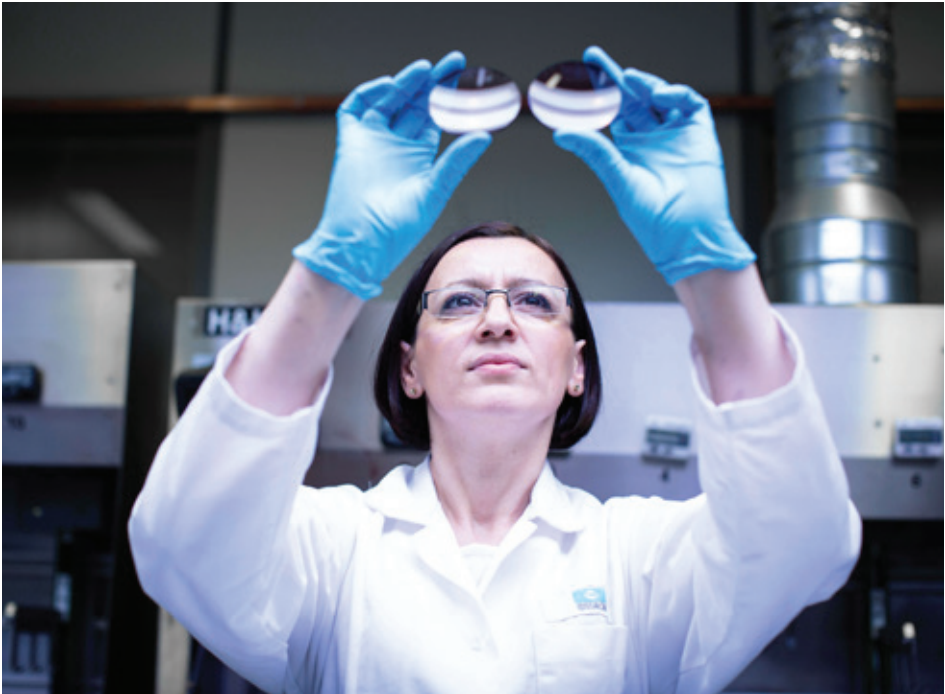
Learning

Benefit	Description	Effective Date	How to Enroll	Who Pays
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 on benefits.essilorluxottica.com for details	See policies on benefits.essilorluxottica.com for details	EssilorLuxottica

This is a brief summary of part 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, 2023.



Voluntary Benefits & Discounts

Benefit	Description	Effective Date	How to Enroll	Who Pays
Complimentary Eyewear Certificate	You receive 1 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 (group rates)
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

*Check/update your home address in My Personal Desk so you receive your certificates.

**MetLife auto and home insurance is provided through Farmers GroupSelectSM.

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

Choosing a Medical Plan

You have access to two medical plan options through Aetna.* The Aetna Fixed Benefits Plans both pay fixed cash payments for specific covered services. You can use these insurance benefits to help pay some of the cost of doctor visits, hospital stays, prescriptions or the everyday expenses that arise when you have to get medical care.

Both plans allow you to go to any doctor you choose.

*Each year, EssilorLuxottica may adopt changes to the plan as recommended by Aetna. 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.

Plan Details*	Fixed Benefits Plan – Option 1	Fixed Benefits Plan – Option 2
Insurance Carrier	Aetna	Aetna
Outpatient Doctor's Office Visits Includes doctors' service in the office, home, walk-in clinic and urgent care clinic.	Plan pays \$70, up to 7 days per year	Plan pays \$80, up to 7 days per year
Outpatient Lab and X-ray Services	Plan pays \$90, up to 3 days per year	Plan pays \$110, up to 3 days per year
Outpatient Surgical Procedures	Plan pays \$450, up to 2 days per year	Plan pays \$550, up to 2 days per year
Inpatient Hospital Stay – Daily Benefit (includes maternity)	<ul style="list-style-type: none"> Plan pays \$500/day in private or semi-private room Plan pays \$1,000/day in ICU Maximum 2 stays per year 	<ul style="list-style-type: none"> Plan pays \$650/day in private or semi-private room Plan pays \$1,300/day in ICU Maximum 2 stays per year
Inpatient Hospital Stay – Lump Sum Benefit (includes maternity)	Plan pays \$700/initial day of inpatient stay, maximum 2 days per year	Plan pays \$900/initial day of inpatient stay, maximum 2 days per year
Inpatient Surgical Procedure	Plan pays \$450, up to 2 days per year	Plan pays \$550, up to 2 days per year
Emergency Room	Plan pays \$275, up to 2 days per year	Plan pays \$375, up to 2 days per year
Prescription Drugs	Plan pays \$45 per day on which a prescription drug, equipment or supply is obtained, up to 12 days per year	Plan pays \$55 per day on which a prescription drug, equipment or supply is obtained, up to 12 days per year

*Services to prevent illness are covered the same as to treat illness (Outpatient Doctor's Office Visit, for example)

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—and covers the cost of six face-to-face visits with a counselor per issue. No referrals or paperwork required.

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 	<ul style="list-style-type: none"> • Call 833-914-0267 • Go to anthemeap.com (enter “EssilorLuxottica”) to find articles, checklists, quizzes and other helpful tools 	<p>No action required; coverage is automatic for employees and household members</p>

HAVE HEALTH QUESTIONS? ASK A NURSE—FOR FREE!

Enrolling in a medical plan gives you access to Aetna’s Informed Health® Line. A registered nurse can answer your health questions and help you make smart health care decisions. Call **800-556-1555** or sign into Aetna Navigator and click “Talk to a Nurse.”

WORRIED ABOUT THE COST OF A HOSPITAL STAY?

You have the option to purchase supplemental Aetna Hospital Indemnity Plan coverage, which provides a cash benefit to help you manage daily living expenses if you experience a covered hospital stay. Learn more at **benefits.essilorluxottica.com**.



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
<p>Before-tax contributions</p>	<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.
<p>Catch-up contributions</p>	<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.
<p>Company matching contributions</p>	<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. Be at least age 21 and have completed at least one year of service with at least 1,000 hours worked.

*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.

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.

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.

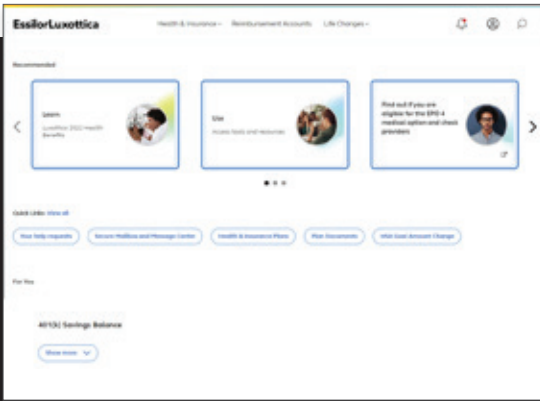


How to Enroll

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 at **866-431-8484** (legacy Luxottica) or **855-769-4382** (legacy Essilor) 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.

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 at **866-431-8484** (legacy Luxottica) or **855-769-4382** (legacy Essilor) *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 at **866-431-8484** (legacy Luxottica) or **855-769-4382** (legacy Essilor). 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 (legacy Luxottica) 855-769-4382 (legacy Essilor)	benefits.essilorluxottica.com
Medical & Prescription Drug	Aetna Voluntary Plans	888-772-9682	benefits.essilorluxottica.com (select the BenefitHub module)
Dental	Aetna Voluntary Plans	888-772-9682	benefits.essilorluxottica.com (select the BenefitHub module) To locate a dental provider: aetna.com/docfind/custom/avp
Vision	EyeMed	844-345-0578	eyemedvisioncare.com
Employee Assistance Program (EAP)	Anthem	833-914-0267	anthemeap.com (enter "EssilorLuxottica" to log in)
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.

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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.