



BENEFITS AT LUXOTTICA SEE THE DIFFERENCE

ENROLL OCT. 26 – NOV. 6
ON [LUXOTTICABENEFITS.COM](https://www.luxotticabenefits.com)

LUXOTTICA[®]



YOUR HEALTH & WELLNESS ARE OUR PRIORITY

At Luxottica, we are committed to providing competitive and cost effective benefit options as part of our Total Rewards package.

It's almost time to enroll in 2016 benefits! Use this brochure to prepare for Annual Enrollment and see the difference Luxottica benefits can bring to you and your eligible dependents.



GREAT NEWS!
medical and dental
plan offerings are staying
the same!





MEDICAL PLANS DESIGNED WITH YOU & YOUR FAMILY IN MIND

Choose from two medical plan options:

- Traditional PPO
- High Deductible PPO with a Health Savings Account option

Plan Features	Traditional PPO	High-Deductible PPO
Preventive Care (routine checkups, well-baby visits, etc.)	Covered 100% (in-network)	Covered 100% (in-network)
Out-of-Pocket Costs	Based on the service, you will pay: <ul style="list-style-type: none">• Copay or• Deductible• Coinsurance	You pay: <ul style="list-style-type: none">• 100% of non-preventive care costs until you reach your annual deductible• Then you pay coinsurance until you reach the out-of-pocket (OOP) maximum• Once you reach the OOP maximum, the plan pays 100%
Tax Savings Opportunity	Enroll in Flexible Spending Account (FSA)	Enroll in the Health Savings Account (HSA)

Additional notes:

- If you currently have coverage and you do nothing, you will be automatically enrolled in the identical plan for 2016.
- If you're not enrolled and you do nothing, you will continue without coverage and be unable to enroll until next year.
- If you have an FSA and wish to continue it in 2016, you must re-enroll. The FSA options will not roll over into 2016.
- If you have an HSA, you'll notice that in 2016 we're changing our HSA administrator from Chase to HealthEquity.
 - o You'll receive communications directly to your home with details of actions required of you. Functionality of the HSA will stay the same.



DID YOU KNOW?

Being a smart consumer of healthcare is like any other purchase – do your research and ask questions.



VIDEOS THAT GET YOU INFORMED!

Text & View

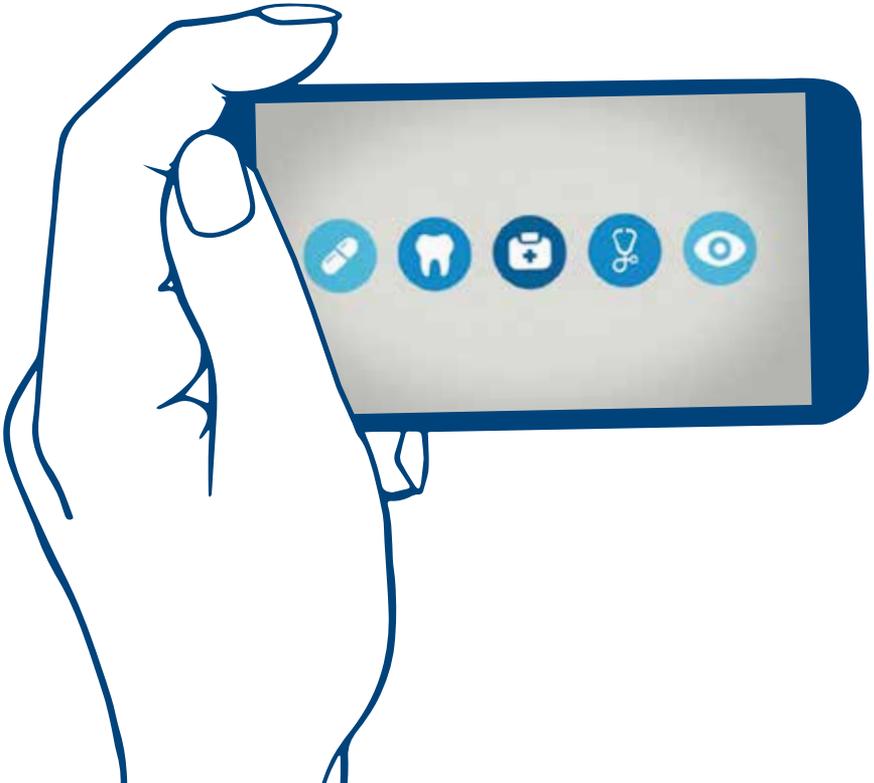
Have helpful benefits videos sent straight to your mobile device!

Simply text the codes below to 88202 and learn more.

Videos are viewable on any mobile device that has internet access.

- See the difference of Benefits at Luxottica: **Luxottica1**
- Learn the benefits of a High Deductible Health Plan: **Luxottica2**
- Discover how to use your Health Savings Account: **Luxottica3**

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





HEALTH SAVINGS ACCOUNT OPTIONS

Skip the Taxes & Save for Your Healthcare!

Tax-free dollars are yours to spend or save when you enroll in any of the health care spending accounts.

Health Savings Account (HSA)

Only available with the High-Deductible PPO.

With an HSA, you save pre-tax dollars in a bank account that you own. You can use this money to pay for eligible health care expenses — such as your annual deductible and coinsurance — or to save for future expenses. You keep the money if you leave the company. As an added bonus, money placed in the HSA grows tax-free, rolls over year after year, and is tax-free when you use it for eligible expenses.

New HSA Administrator Coming January 1!

If you're already enrolled in an HSA option, you'll notice a new HSA administrator in January, HealthEquity. You'll be contacted directly for actions required of you. This includes making an active election during Annual Enrollment to transfer your HSA funds from Chase to HealthEquity.

Flexible Spending Account (FSA)

Only available with the Traditional PPO .

With an FSA, you save on a pre-tax basis and use the funds to cover eligible health care expenses.

Additionally, you're able to roll over \$500 of unused funds from year to year. Anything over \$500 will be forfeited at the end of the year. If you leave the company, the funds are forfeited.



LEARN HOW TO USE YOUR HSA!

Text **Luxottica3** to 88202.
Standard text messaging
rates apply.



VISION

Savings You Can See. When you work for an industry leader in eyewear and eye care, the benefits are clear. See the difference with our vision benefits as a Luxottica associate!

- A free yearly eye exam for you and your dependents
- **NEW!** Free Optomap® digital retinal imaging, where available, for you and your dependents
- **NEW!** Contact Lens Benefit Option
- A free pair of eyewear on your anniversary, and two pairs every five years
- Everyday discounts at our retail locations
- Friends and family discounts through the Friends of Luxottica program



DENTAL

More Reasons to Smile. You can choose between a Traditional PPO and a DMO. The Traditional PPO gives you the freedom and flexibility to pick any dentist. The DMO limits you to a specific DMO network to give you the best price available on dental services.

Sink your teeth into the chart below for an overview of the plans!

Benefit	Traditional PPO	DMO
Preventive Care	100% covered	100% covered
Basic Services	You pay 20% after deductible	You pay 40% for molars/ all other 100% covered
Major Services	You pay 20% to 50% after deductible	You pay 40%



YOUR ONLINE TOOLS FOR SUCCESS

Check out additional information on LuxotticaBenefits.com to help you make the best decisions for you.

You'll find:

- Full-Time Benefits Summary
- Frequently Asked Questions (FAQs)
- Summary of Benefits and Coverage
- Cost Advisor Tool – Review and Compare Medical Plans and Costs
- Medical and Dental Comparison Charts Including Costs

On this site, you'll also find Summary Plan Descriptions (SPD). We strongly encourage you to read the SPDs because they explain the benefits and what you must do (if anything) to receive them.

You can access the SPDs at LuxotticaBenefits.com or you can call the Luxottica Human Resource Service Center at 866-431-8484 to request a free copy.



COMMUTE ON PUBLIC TRANSIT?

Learn about tax savings through
our commuter benefit on
LuxotticaBenefits.com.



BECOMING INFORMED HEALTHCARE CONSUMERS

Don't let your healthcare costs get out of control. Complete these simple steps that can help you save money.

When using your benefits, be sure to:

- Be informed. Do your homework to ensure you're using in-network doctors.
- Use the tools available at LuxotticaBenefits.com to review your plan details, networks and costs before you seek care.
- Ask for generic prescriptions.
- Partner with your doctors and ask questions about treatments and costs.
- Take advantage of free in-network preventive care like physicals, mammograms and prostate exams.
- Use the emergency room only for true emergencies.
- Review your bills and Explanation of Benefits to ensure accuracy.



GOING BACK TO SCHOOL?

Luxottica offers full-time associates \$5,000 of Tuition Reimbursement per calendar year! Go to LuxotticaBenefits.com to learn more.



ANNUAL ENROLLMENT

Only Happens Once (Per Year)! Prepare for Annual Enrollment by taking the time to review your benefit options. Annual Enrollment runs from October 26 through November 6, 2015. If you do nothing, then you'll remain in your current plan, or if you don't have coverage, you'll remain uninsured through Luxottica.

Your Enrollment Checklist

Take Action! Log into LuxotticaBenefits.com to:

- Review important information under **"My Benefit Resources."**
- Click **"Enroll in Your Benefits Now"** in the upper left corner of the landing page to change your current benefit elections.
- If applicable, **certify tobacco user status** for you and/or your covered adult dependent.
- If applicable, **certify if your spouse/domestic partner/household dependent has employer-sponsored medical coverage.**
- Enroll in the HSA** (only available with the High-Deductible PPO) and check your contributions.
- Enroll in the FSA** (this election will not roll over from 2015 into 2016, and the FSA is not available if you have enrolled in the HSA).
- Review and submit** your benefit elections by Friday, November 6.

Note: This is a brief summary, and Master Plan Documents govern in all cases.



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QUESTIONS?

Call the Luxottica Human Resource Service Center at 866-431-8484. Spanish and interpreting services for other languages are available.