

Benefits Guide for Canadian Employees
January 1, 2021 – December 31, 2021

FOCUS ON YOUR HEALTH

EXPLORE YOUR **2021** BENEFITS

Important Note for New Hires:

Please log into benefits.luxottica.com to see your specific enrolment deadline, learn more about the benefit options available to you and enrol. Questions? Call the Luxottica Human Resource Service Center at **1-866-431-8484**.

LUXOTTICA®

CANADIAN EMPLOYEES FULL TIME & REGULAR PART TIME BENEFITS GUIDE

JANUARY 1, 2021 – DECEMBER 31, 2021

At Luxottica, we are proud to provide a comprehensive Total Rewards package that includes competitive base pay and incentives, career development opportunities, retirement programs, cool perks, a fun culture, work-life balance and opportunities to give back to our communities. Our benefits are competitive, cost-effective and valuable.

Some of your Luxottica benefits are provided automatically. Other benefits require you to make a choice and actively enrol in the benefit plans and coverage levels that work for you. More details can be found at benefits.luxottica.com or by calling the Luxottica Human Resource Service Center at 1-866-431-8484.

New Hires: For the benefits you choose, enrolment must be completed online within 90 days from your date of employment. If you do not enrol, you will be defaulted to single coverage in the Extended Health Care and Dental plans only. You will not have any other optional coverage in 2021. See benefits.luxottica.com for more details.

HOW TO SIGN IN:

The first time you log into benefits.luxottica.com, click on "New user?" so you can set up your user ID, password and security questions.



GIVE YOUR EYES THE ATTENTION THEY DESERVE!

No-cost vision benefits protect your eyes and your wallet. Benefits include:

- A free yearly eye exam for you and any dependents you enrol
- A free pair of prescription or sun eyewear each year, and an additional pair each five-year anniversary
- Free Optomap® digital retinal imaging, where available, for you and your dependents
- Everyday discounts at our retail locations
- The Friends of Luxottica program: give a friend or family member a significant discount at any Luxottica retail store

HEALTH & WELLNESS

Benefit	Description	Effective Date	How to Enrol	Employee Cost
Extended Health Care	<ul style="list-style-type: none"> No annual deductible or overall maximum. 100% reimbursement for all covered expenses, except drugs. 80% reimbursement with Drug Card. Mandatory generic substitution for prescription drugs. 50% reimbursement and \$3,000 per 3 calendar years for out-of-Canada referral expenses. 100% reimbursement with a \$5-million lifetime maximum for emergency out-of-Canada coverage with ManuAssist claim assistance service. A combined \$600 maximum per calendar year for the following professional services: Chiropractor, Osteopath, Podiatrist, Chiropodist, Massage Therapist, Naturopath, Speech Therapist, Physiotherapist, Psychologist. Plan covers items such as medical services, equipment and supplies including but not limited to: semi-private hospital room and board; out-hospital services of a private-duty nurse up to \$15,000 per calendar year; hearing aids up to \$500 per 5 calendar years. Basic eye exam: 1 FREE every 12 months; includes Optomap® digital retinal imaging where available. 	Following 3 months of employment.	<p>Enrolment must be completed online within 90 days from date of employment, otherwise employee will be automatically enrolled into single coverage.</p> <p>Note:</p> <ul style="list-style-type: none"> Employee can only opt out with proof of spousal coverage. New hires may opt out without submitting proof of other coverage. Employees in Quebec may opt out only with proof of other coverage that meets the government's minimum requirements. 	<p>Bi-Weekly Cost:</p> <ul style="list-style-type: none"> Single: \$5.00* Family: \$12.91* <p>*Excludes any applicable Provincial Sales Tax.</p>
Dental	<ul style="list-style-type: none"> Fees are reimbursed based on the 2021 dental fee guide. No annual deductible. Combined total of \$1,500 per calendar year per covered person for Levels I-IV. \$1,500 lifetime maximum per covered person for Level V. <p>Levels I and II - Basic and Supplementary Basic Services - Reimbursed at 80%:</p> <ul style="list-style-type: none"> Routine check-up and X-rays once every 6 months. Routine diagnostic and laboratory procedures. Complete exam and full-mouth X-rays per 2 calendar years. Fillings, extractions, denture reline, rebase and repair. Periodontal and endodontic services. <p>Levels III and IV - Reimbursed at 50%:</p> <ul style="list-style-type: none"> Dentures, crowns, bridges, inlays and onlays. <p>Level V - Orthodontic Services - Reimbursed at 50%:</p> <ul style="list-style-type: none"> For dependent children under age 19. 	Following 3 months of employment.	<p>Enrolment must be completed online within 90 days from date of employment, otherwise employee will be automatically enrolled into single coverage.</p> <p>Note:</p> <ul style="list-style-type: none"> Employee can only opt out with proof of spousal coverage. New hires may opt out without submitting proof of other coverage. Employees in Quebec may opt out only with proof of other coverage that meets the government's minimum requirements. 	Fully company paid.
Employee Assistance Plan (EAP)	<p>EAP is a confidential information, counseling and referral service for employees and dependents that includes financial, legal and psychological services. Maximum 6 free visits/concern.</p> <p>Access services online at anthem.com/eap/global (Company Name: Luxottica). Or, call (toll free) 1-877-847-4525.</p>	Date of hire.	Automatic.	Fully company paid.

INSURANCE

Benefit	Description	Effective Date	How to Enrol	Employee Cost
Basic Life/AD&D	Basic Life - 1x annual base pay up to a maximum of \$500,000. Basic Accidental Death & Dismemberment - 1x annual base pay up to a maximum of \$500,000.	Following 3 months of employment.	Automatic. Enrolment form must be submitted to the Plan Administrator to designate beneficiaries.	Fully company paid.
Employee Optional Life Insurance	<ul style="list-style-type: none"> • Increments of \$10,000 to a maximum of \$250,000. • All amounts are subject to a medical questionnaire. 	Following 3 months of employment.	Can be updated during a life event or new hire event.	Fully employee paid.
Basic Dependent Life Insurance	<ul style="list-style-type: none"> • Spouse - \$10,000. • Dependent Children - \$5,000 each (under age 21 or 25 if a full time student). 	Following 3 months of employment.	Enrolment must be completed online within 90 days from date of employment.	Fully company paid.
Optional Spousal Life Insurance	<ul style="list-style-type: none"> • Spouse only - Increments of \$10,000 to a maximum of \$250,000. • All amounts are subject to a medical questionnaire. 	Following 3 months of employment.	Employee can update Optional Spousal Life Insurance during a life event or new hire event.	Fully employee paid.
Business Travel Accident	Provides a death benefit of 5x annual base pay if death occurs while the employee is traveling on company business. <ul style="list-style-type: none"> • Minimum death benefit - \$10,000. • Maximum death benefit - \$1,000,000. Also provides death benefit for spouse and dependent children if traveling with employee on business. <ul style="list-style-type: none"> • Spouse death benefit - \$25,000. • Dependent child death benefit - \$10,000 per child. 	Date of hire.	Automatic.	Fully company paid.
Short Term Disability (Salaried Employees Only)	<ul style="list-style-type: none"> • 66.7% of weekly base pay to a maximum of \$800 per week. • Payments begin on the 8th day of a physician-certified disability. • Payments start from the first day of a covered disability if caused by an accident or the employee is hospitalized. • Pays for a maximum of 17 weeks per disability. 	Following 3 months of employment.	Automatic.	Fully company paid.
Long Term Disability (Hourly Employees: Full Time & Regular Part Time)	<ul style="list-style-type: none"> • 50% of monthly base pay to a maximum of \$10,000 per month. • Payments are subject to reduction by income from other sources (e.g., CPP or QPP payments). • Payments start following 120 days of total disability. • Payments do not extend past age 65. 	Following 3 months of employment.	Automatic.	Monthly cost: \$2.156 per \$100 of coverage.* *Excludes any applicable Provincial Sales Tax.
Executive Long Term Disability (Salaried Employees)	<ul style="list-style-type: none"> • 60% of monthly base pay to a maximum of \$10,000 per month. • Payments are non-taxable. • Payments are subject to reduction by income from other sources (e.g., CPP or QPP payments). • Payments start following 120 days of total disability. • Payments do not extend past age 65. 	Following 3 months of employment.	Automatic.	Monthly cost: \$2.156 per \$100 of coverage.* *Excludes any applicable Provincial Sales Tax.

HOLIDAYS & PAID TIME OFF

Benefit	Description	Effective Date	How to Enrol	Employee Cost
Vacation Full time and regular part time employees are credited the time at their anniversary. Casual part time employees will have their earned vacation accrual paid each pay period.	Pay is percentage of the prior year's earnings. <ul style="list-style-type: none"> • After 1st to 2nd year - 2 weeks vacation entitlement at 4%. • After 3rd to 9th year - 3 weeks vacation entitlement at 6%. • After 10th to 14th year - 4 weeks vacation entitlement at 8%. • After 15 years - 5 weeks entitlement at 10%. 	Following 1 year of employment.	Automatic.	Fully company paid.
Statutory Holidays (All Employees)	All statutory holidays by province. See Associate Guide and Holiday Schedule for details.	Date of hire.	Automatic.	Fully company paid.
Bereavement Pay (All Employees)	1 to 3 paid days off for the death of a relative. See Associate Guide for details.	Following 3 months of employment.	Automatic.	Fully company paid.
Jury Duty	Employees receive regular paid hours for each day served. Must provide manager with copy of jury duty summons.	Date of hire.	Automatic.	Fully company paid.
Sick Pay	<ul style="list-style-type: none"> • Full time employees are entitled to 5 paid sick days per year (maximum 40 hours). • Regular part time employees are entitled to 3 paid sick days per year (maximum 24 hours). 	Following 3 months of employment.	Automatic.	Fully company paid.

SAVINGS & FINANCIAL

The Luxottica Group Retirement Program offers a convenient way to invest and build your retirement savings so you can plan for your future. Need help or financial advice? Contact Penmore at **1-866-229-2212**, email benefits@penmore.com or contact Manulife's Customer Service Centre at **1-888-727-7766**.

Benefit	Description	Effective Date	How to Enrol	Employee Cost
Registered Retirement Savings Plan (RRSP) - Employee Contribution Plan	The RRSP provides an opportunity to save a portion of your pay on a pre-tax basis through payroll deduction to supplement retirement income.	Employees can enrol and begin contributions upon hire. Matching contributions begin 1st of the month following 1 year of employment for FT employees or following 2 years of employment for all other employees.	Contact Manulife at 1-888-727-7766 .	You can contribute up to your CRA Limits. For matching contributions, you must contribute between 2.5% and 5%, depending on length of service with Luxottica.
Deferred Profit Sharing Plan (DPSP) - Luxottica Contribution Plan	Luxottica contributes between 2.5% and 5%, depending on length of service with Luxottica. Benefits vest after 2 years of membership.	1st of the month following 1 year of employment for FT employees or following 2 years of employment for all other employees.	Contact Manulife at 1-888-727-7766 .	You do not contribute to this plan. You must be enrolled in the RRSP to receive DPSP matching contributions.

LEARNING

Benefit	Description	Effective Date	How to Enrol	Employee Cost
(General) Tuition Reimbursement Program (Full-time and regular part-time employees)	Program to financially assist employees who take steps to improve their job-related knowledge and skills through outside course work. Company will pay 100% of eligible expenses for a grade of A or B and 50% for a grade of C up to \$5,000 per year.	Following 3 months of employment.	Requests must be completed online at benefits.luxottica.com under the Tuition Reimbursement module. Pre-approval must be obtained prior to the course/class start date.	Fully company paid.
Optician Reimbursement Program - Initial Licensing (Full-time and regular part-time employees with three months of service with the Company by the first day of the course are eligible. Casual part-time employees are not eligible.)	Financial assistance for initial province licensing fees. View policy details on benefits.luxottica.com .	For eligible costs incurred after first day of service.	Requests must be completed online at benefits.luxottica.com under the Tuition Reimbursement module. Pre-approval must be obtained prior to the start of the licensing program.	Fully company paid.
Optician Reimbursement Program - Renewals and Continuing Education (All Employees)	Financial assistance to help employees maintain province licenses and obtain eligible continuing education. Find more information on benefits.luxottica.com .	Date of hire, for eligible costs incurred after first day of service.	File claims using Concur Online Reimbursement at concursolutions.com . Documentation is required. Email webte@luxotticaretail.com for help. Please confirm still correct	Fully company paid.

GOODS & SERVICES

Benefit	Description	Effective Date	How to Enrol	Employee Cost
Adoption Assistance Program	Provides monetary assistance with qualified adoption expenses up to \$5,000 lifetime maximum per employee.	Following 3 months of employment.	Fax Adoption Reimbursement Form and supporting documentation to 1-513-492-6480 .	Fully company paid.
Complimentary Eyewear Certificate (All Employees Eligible)	Employee receives 1 free pair of prescription or sun eyewear each year.	Annual employment anniversary of most recent hire date.	Certificate will be delivered to employee.	Fully company paid.
Milestone Anniversary Eyewear Certificate (All Employees)	Employees will receive an additional free pair of prescription or sun eyewear for each Milestone Anniversary (5, 10, 15, etc. years of service).	On each milestone employment anniversary of most recent hire date.	Certificate will be delivered to employee.	Fully company paid.
Employee Eyewear Discount (All Employees)	Employees and dependents receive significant discounts, up to 50%, on products sold at Luxottica retail stores and online. Program details available at benefits.luxottica.com (click on "BenefitHub").	Date of hire.	Automatic.	Employee pays balance after discount.
Friends of Luxottica Certificates (All Employees)	Employees hired on or before September 1 receive certificates to distribute to their friends and relatives providing significant discounts at Luxottica retail stores.	Distributed annually in the fall.	Certificates will be delivered to employees.	Certificate holder pays balance after discount.
Luxottica's Online Discount Marketplace (All Employees)	Numerous discounts available on electronics, apparel, travel, leisure and more. Go to "BenefitHub" at benefits.luxottica.com to learn more.	Date of hire.	Automatic.	Employee pays balance after discount.

READY TO ENROL?

New Hires: Now that you know what's available, it's time to take action. Log into benefits.luxottica.com to learn more and see your enrolment deadline (typically, you must enrol within 90 days of your hire date).

Review this 2021 Canada Benefits Guide and consider your needs.

HEALTH BENEFITS

When you sign in to benefits.luxottica.com, you'll be prompted to enter your user ID and password. If you don't remember one or both of these, click on "Forgot User ID or Password?"

If you're signing on for the first time, select "New user?" to get started.

Once you're signed in, you will see your enrolment deadline. Follow these steps to enrol:

- 1 Click on "Enroll" and follow the prompts to choose coverage
- 2 Add your dependents and beneficiaries
- 3 Click "Complete Enrolment" to save your elections

RETIREMENT BENEFITS

- Follow the link to manulife.ca/luxottica and select "Join Your Program"

EXTRAS

- At benefits.luxottica.com, click on "BenefitHub" to explore exclusive Luxottica offerings and additional benefits that can give you extra peace of mind

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 Luxottica Human Resource Service Center at **1-866-431-8484** *within 31 days* to report your status change and talk through your options. Changes must be made within 31 days of the life event!