

# FOCUS ON YOUR HEALTH

## EXPLORE YOUR 2021 BENEFITS

Luxottica provides full time employees a comprehensive benefits program with a variety of plans. This overview outlines what's available. For more information, visit [benefits.luxottica.com](https://benefits.luxottica.com) or call the Luxottica Human Resource Service Center at **866-431-8484**.

Benefit	Description
<b>Medical/ Prescription Drug</b>	<p>Three comprehensive plan options available through Anthem:</p> <ul style="list-style-type: none"> <li>• PPO1 with HSA and PPO2 with HSA are high-deductible health plans paired with a Health Savings Account (HSA).</li> <li>• PPO3 is a lower-deductible plan.</li> </ul> <p>100% coverage for in-network preventive care. Option to see any doctor; pay less when you stay in-network. Employees in Hawaii are also offered the HMSA plan. Employees in Puerto Rico are offered the MCS plan.</p>
<b>Dental</b>	<p>Two dental plan options available through Aetna:</p> <ul style="list-style-type: none"> <li>• Dental PPO</li> <li>• Dental DMO</li> </ul> <p>100% coverage for preventive care. PPO allows you to see any dentist; DMO requires you to stay in-network.</p>
<b>Vision*</b>	<p>Luxottica provides a vision plan at no cost to you that covers:</p> <ul style="list-style-type: none"> <li>• A free yearly eye exam for you and dependents you enroll.</li> <li>• A free pair of prescription or sun eyewear each year, and an additional pair each five-year anniversary.</li> <li>• Free Optomap® digital retinal imaging, where available, for you and your dependents.</li> <li>• Everyday discounts at our retail locations.</li> <li>• The Friends of Luxottica program: give a friend or family member your employee discount at any Luxottica retail store.</li> </ul> <p>Optional contact lens buy-up benefit is available with allowance for contact lenses every 12 months.</p>
<b>Health Savings Account</b>	<p>Pretax savings account only available with a high-deductible health plan (PPO1 or PPO2).</p> <ul style="list-style-type: none"> <li>• <b>New for 2021—Employer HSA contributions</b> for completing certain preventive care activities!</li> <li>• Set aside up to \$3,600 (individual) or \$7,200 (family) per year for unreimbursed health expenses; an extra \$1,000 contribution allowed per year if age 55 or older.</li> <li>• Keep any unused balance remaining at end of year; take account with you if you change jobs or retire.</li> </ul>
<b>Flexible Spending Accounts (FSAs)</b>	<p><b>New for 2021—Limited Purpose FSA</b> (Only available with PPO1 with HSA and PPO2 with HSA)</p> <ul style="list-style-type: none"> <li>• Set aside up to \$2,750 pretax for eligible dental and vision expenses; roll over up to \$500 of unused funds per year.</li> </ul> <p><b>Health Care FSA</b> (Only available with PPO3)</p> <ul style="list-style-type: none"> <li>• Set aside up to \$2,750 pretax; roll over up to \$500 of unused funds per year.</li> </ul> <p><b>Dependent Care FSA</b></p> <ul style="list-style-type: none"> <li>• Set aside up to \$5,000 pretax for child and elder care expenses; no rollover of unused funds.</li> </ul>
<b>Life &amp; Accidental Death &amp; Dismemberment (AD&amp;D) Insurance</b>	<p>Luxottica provides Basic Life Insurance of 1x annual base pay and Basic Accidental Death &amp; Dismemberment (AD&amp;D) Insurance of 1x annual base pay.</p> <ul style="list-style-type: none"> <li>• Supplemental options are available, from 1x to 5x annual base pay (\$10,000 minimum; \$2,000,000 maximum combined with Basic coverage).</li> <li>• Spouse Life Insurance is available, from \$5,000 to \$50,000; Child(ren) Life Insurance is available, from \$2,000 to \$10,000 (all children covered under one policy).</li> </ul>
<b>Short Term Disability (STD)</b>	<p>Luxottica-provided STD insurance replaces a portion of salary when you can't work due to a physician-certified disability for pregnancy, illness or injury. Benefits vary by state and whether you are paid hourly or salaried.</p>
<b>Long Term Disability (LTD)</b>	<p>Optional plan replaces a portion of salary when you can't work for an extended period due to a physician-certified illness or injury. Benefit begins after 180 days of disability. Options: 40% or 60% of monthly base pay. An Executive LTD option may be available, depending upon eligibility. Please call the Luxottica Human Resource Service Center at <b>866-431-8484</b> for information.</p>

\*Free eyewear certificates will be mailed home. Check/update your home address in HR Central so you receive your free eyewear certificates!

## 2021 Benefits-at-a-Glance

### Full Time Employees

Benefit	Description
<b>Tuition Reimbursement</b>	Luxottica provides up to \$5,000 per year for improving job-related knowledge and skills through outside coursework, including tuition reimbursement for employees working to become a licensed optician; pre-approval required.
<b>Optician Licensing, Certification &amp; Renewal</b>	<ul style="list-style-type: none"> <li>• Allows employees to maintain optician licenses and certifications, and receive reimbursement for continuing education in select states.</li> <li>• See the Optician Licensing, Certification &amp; Renewal Program on <a href="https://benefits.luxottica.com">benefits.luxottica.com</a> for details.</li> </ul>
<b>Retirement</b>	<p><b>401(k) Plan</b></p> <p>All employees may participate in the 401(k) Plan by contributing pretax dollars.</p> <p>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. You must work at least 250 hours during the quarter and be active on the last day of the quarter to receive matching contributions for that quarter.</p> <ul style="list-style-type: none"> <li>• Luxottica matches your 401(k) contributions dollar for dollar, depending on when you were hired/rehired:           <ul style="list-style-type: none"> <li>» Up to 3% of your eligible pay each quarter if hired or rehired before January 1, 2014, or</li> <li>» Up to 5% of your eligible pay if hired or rehired on or after January 1, 2014.</li> </ul> </li> <li>• Matching contributions vest over five years of service. See Summary Plan Description for details.</li> </ul> <p><b>Cash Balance Pension Plan (Only for employees hired/rehired before 1/1/14)</b></p> <p>Luxottica makes quarterly pension contributions from 4% to 10% of eligible pay based on length of service. Benefits vest after three years of service. See Summary Plan Description for details.</p>
<b>Employee Assistance Program</b>	Confidential, professional help with a variety of issues for you and your dependents. Provided through Anthem. Up to four free face-to-face counseling sessions per issue. 24/7 access via <a href="https://anthememap.com">anthememap.com</a> or by phone at <b>833-914-0267</b> .
<b>Adoption Assistance</b>	Luxottica provides up to \$5,000 lifetime maximum per employee for qualified adoption expenses.
<b>Voluntary Benefits</b>	<ul style="list-style-type: none"> <li>• Critical Illness:* Aetna supplemental plan; pays a lump sum benefit to you if you or a covered family member is diagnosed with a covered condition.</li> <li>• Hospital Indemnity:* Aetna supplemental plan; pays a benefit directly to you if you or a covered family member receives hospital care.</li> <li>• Accident Insurance:* Aetna supplemental plan; 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.</li> <li>• Group rates on auto, home, pet and group universal life insurance.</li> <li>• Legal services and identity theft protection.</li> <li>• Commuter Benefits—Save by purchasing subway cards, parking permits and more with pretax dollars.</li> <li>• <b>New for 2021—Financial Wellness Programs</b> through Fidelity help you save for college, manage debt, plan for retirement and more.</li> </ul>
<b>Luxottica's Online Discount Marketplace</b>	Numerous discounts for travel, entertainment, hotels, auto, beauty and spa. Disney and Apple products included.

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

Please see your Employee Guide for information on holidays, paid time off, jury duty and bereavement. For additional information on any of your benefits, or if you have questions, visit [benefits.luxottica.com](https://benefits.luxottica.com) or call the Luxottica Human Resource Service Center at **866-431-8484**.

This Benefits-at-a-Glance highlights the benefits program Luxottica offers to full time U.S. employees 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.

