

FOCUS ON YOUR HEALTH

EXPLORE YOUR 2021 BENEFITS

Important Note: Please log into benefits.luxottica.com to see your specific enrollment deadlines and learn more about the benefit options available to you. Questions? Call the Luxottica Human Resource Service Center at 866-431-8484.

New Hires: Medical, dental and certain other benefits are effective the first of the month following 30 days of full time employment. You must enroll prior to this date or you will not have coverage in 2021. Vision benefits, 401(k), Business Travel Accident and the Employee Assistance Program become effective on your date of hire. See benefits.luxottica.com for more details.

Attention Expatriate, Hawaii and Puerto Rico participants:

You have different/additional plan options available. Access your Benefits Guide and see plan options on benefits.luxottica.com during enrollment.

LUXOTTICA

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BENEFITS-AT-A-GLANCE SUMMARY

Beginning on the next page is a summary of all the benefits, programs and services Luxottica 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.luxottica.com or call the Luxottica Human Resource Service Center at **866-431-8484**.

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

*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>See page 8 for more information</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 30 days of employment (28 days for Hawaii)</p>	<p>Enroll on benefits.luxottica.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 30 days of employment</p>	<p>Enroll at benefits.luxottica.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>	<p>If you enroll, 1st of month following 30 days of employment</p>	<p>Enroll on benefits.luxottica.com (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>
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 Luxottica program: give a friend or family member a significant discount at any Luxottica retail store 	<p>Date of hire</p>	<p>Coverage is automatic for employees; dependents must be enrolled separately on benefits.luxottica.com</p>	<p>Luxottica</p>
Employee Assistance Program (EAP) See page 9 for more information	<ul style="list-style-type: none"> • Confidential, professional help with a variety of issues for you and your dependents • Up to 4 free face-to-face counseling sessions per issue • 24/7 access by phone 833-914-0267 or via anthemeap.com 	<p>Date of hire</p>	<p>Coverage is automatic for employees and dependents</p>	<p>Luxottica</p>

LIFE, ACCIDENT & DISABILITY INSURANCE

Benefit	Description	Effective Date	How to Enroll	Who Pays
<p>Term Life & Accidental Death & Dismemberment (AD&D)</p>	<p>One plan available to you through Aetna:</p> <ul style="list-style-type: none"> • Employee: Coverage of \$20,000 • Dependent: Coverage of \$2,500 (\$500 for children from birth through 6 months) <p>If you enroll in employee life insurance, be sure to name your beneficiary—the person who will receive your benefit if you pass away.</p>	<p>If you enroll, 1st of month following 30 days of employment</p>	<p>Enroll on benefits.luxottica.com (click on BenefitHub)</p>	<p>You, if you choose to enroll (group rates)</p>
<p>Business Travel Accident</p> <p><i>Provides a benefit if you are injured or die as the result of an accident while traveling on Company business.</i></p>	<ul style="list-style-type: none"> • 5x annual base pay • Minimum death benefit: \$100,000 • Maximum death benefit: \$1,000,000 	<p>Date of hire</p>	<p>Automatic</p>	<p>Luxottica</p>
<p>Short Term Disability</p> <p><i>Replaces a portion of your salary when you have a physician-certified disability due to pregnancy, illness or injury and are unable to work.</i></p>	<p>Provided through Aetna: Benefit begins on the 14th day of physician-certified disability and pays up to 166 days at 50%; benefits may vary by state</p>	<p>1st of month following 30 days of employment</p>	<p>Enroll on benefits.luxottica.com (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>

*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.luxottica.com.

TIME OFF—WHEN YOU NEED IT

Benefit	Description	Effective Date	How to Enroll	Who Pays
Holidays	Please see your Employee Guide for information	1st of month following 30 days of employment	Automatic	Luxottica
Jury Duty	Please see your Employee Guide for information	Date of hire	Automatic	Luxottica
Bereavement Pay	Please see your Employee Guide for information	Date of hire	Automatic	Luxottica

SAVINGS & FINANCIAL

Benefit	Description	Effective Date	How to Enroll	Who Pays
401(k) Plan	<p>Luxottica matches your 401(k) contributions dollar for dollar:</p> <ul style="list-style-type: none"> • Up to 3% of your eligible pay each quarter if hired or rehired before 1/1/2014, or • Up to 5% of your eligible pay if hired or rehired on or after 1/1/2014 • Matching contributions vest over 5 years of service 	<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; Luxottica 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	Luxottica
	See Summary Plan Description for details			
Credit Union	Full range of financial services available, including checking, savings and loans	Date of hire	Contact Credit Union at 513-765-6075 membertrust.org	You, if you choose to enroll

LEARNING

Benefit	Description	Effective Date	How to Enroll	Who Pays
<p>Optician Licensing, Certification & Renewal</p>	<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.luxottica.com 	<p>Date of hire See policies on benefits.luxottica.com for details</p>	<p>File claims using Concur Online Reimbursement at concursolutions.com within 90 days of expense or receiving required proof</p>	<p>Luxottica</p>

Free Eyewear Certificates Will Be Mailed Home

Check/update your home address in HR Central so you receive your free eyewear certificates!



GOODS & SERVICES

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	Luxottica
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	Luxottica
Employee Eyewear Discount	<ul style="list-style-type: none"> You and your dependents receive a discount on products sold at Luxottica retail stores and online (50% optical; 30% sunglasses) Program details available at benefits.luxottica.com under the BenefitHub module 	Date of hire	Automatic	You pay balance after discount
Friends of Luxottica Certificates	Employees hired on or before September 1 receive certificates to distribute to friends and relatives for the employee discount at Luxottica retail stores	Distributed annually in the fall	Certificates will be mailed* to you	Certificate holder pays balance after discount
Luxottica's Online Discount Marketplace	<ul style="list-style-type: none"> Apple, beauty & spa, Disney, travel, auto, entertainment, hotels, leisure and more Go to the BenefitHub module at benefits.luxottica.com to learn more 	Date of hire	Automatic	You pay balance after discount
Luxottica 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.luxottica.com to learn more 	Varies depending upon plan	Enroll at: benefits.luxottica.com .	You, if you choose to enroll (group rates)
Commuter Benefits	Luxottica 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.luxottica.com under the Your Spending Account module	You, if you choose to enroll

*Check/update your home address in HR Central so you receive your certificates.

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, Luxottica 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. Luxottica offers this program to you and your family through Anthem—and covers the cost of four 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 four 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 "Luxottica") 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.luxottica.com**.

BUILDING YOUR FINANCIAL FUTURE

Prepare for Retirement. Let Luxottica Help Fund Your Future!

401(k) PLAN

The 401(k) plan allows you to save for retirement through convenient payroll deductions—and Luxottica provides a generous matching contribution to help you reach your financial goals.

Contribution Type	Description	What You Need to Do
Before-tax contributions	<ul style="list-style-type: none"> You can contribute up to 25% of your pay on a pretax basis (up to the annual IRS limits). For the 2021 plan year, if you earn more than \$130,000* in 2020 (including regular wages, bonuses, commissions, etc.), your contributions to the 401(k) plan may be limited to 3% or 5%. You will receive notice if and when the limit applies to you. 	<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.
Catch-up contributions	<ul style="list-style-type: none"> If you will be 50 years or older in 2021, you can contribute up to \$6,500 more in 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.

*\$125,000 for the 2020 plan year

NEW FINANCIAL WELL-BEING PROGRAMS

Luxottica now offers several programs to help you meet a variety of life's financial needs. These optional services include:

- Fidelity Personalized Planning & Advice:** A team of investment professionals actively manages your 401(k) plan and takes into consideration your savings, income, debt, Social Security and any other pensions or spousal assets you may have to help you meet your financial goals. Your cost is up to 0.61% of your managed model portfolio.
 - Emergency Savings:** This program, through Fidelity, helps you set aside money in a separate account to build an emergency fund.
 - Goal Booster:** Whether you're saving for a house, car, vacation or something else, this Fidelity program can help you set goals, create better savings habits and stay motivated.
 - Student Debt:** A program through Money Management International to help you manage your student debt while trying to achieve other financial goals.
 - 529 College Savings Plan:** A plan through Fidelity that helps you save for your children's college expenses.
 - Credit Counseling and Debt Management:** This program, through Credible, can help you take control of your credit card debt.
- For information on any of these programs, or to enroll, visit **401k.com**.
- Note:** A small fee may apply for certain services.

Contribution Type	Description	What You Need to Do
<p>Company matching contributions</p>	<ul style="list-style-type: none"> • The Company will match your contributions dollar for dollar up to 3% each quarter if you were hired or rehired before January 1, 2014, or up to 5% if you were hired or rehired on or after January 1, 2014. Note: If you were originally employed by Oakley or Oliver Peoples, Luxottica will match 100% of the first 5% you contribute each quarter. Your prior service with Oakley/Oliver Peoples will count toward the 5% match eligibility and vesting service. • You are eligible for matching contributions if you are at least age 21 and after one year of service worked at least 1,000 hours. You must work at least 250 hours during the quarter and be active on the last day of the quarter to receive the matching contributions. • If you were hired or rehired prior to January 1, 2014, the Company may also contribute to your Pension Plan. See Pension Plan summary for details. 	<p>To receive company matching contributions, you must:</p> <ul style="list-style-type: none"> • Contribute to your 401(k) Plan (see page 10). • Be at least age 21 and have completed at least one year of service with at least 1,000 hours worked. • 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.

Your right to the money

When you contribute to the 401(k), you are always 100% vested in your contributions. You vest in the Company's matching contributions according to the table to the right. (**Note:** A year of service is defined as a calendar year with at least 1,000 hours worked.)

Years of Service	Vesting Percentage
2	25%
3	50%
4	75%
5	100%

DID YOU KNOW?

The average American spends about 19% of life in retirement. On average, that's 15 years! Make sure you are taking full advantage of the Company matching contribution—it's like free money.

LOOKING FOR MORE WAYS TO BUILD YOUR NEST EGG?

Luxottica also offers you access to:

- Credit union
- Cash Balance Pension Plan (only for eligible employees hired or rehired prior to January 1, 2014)

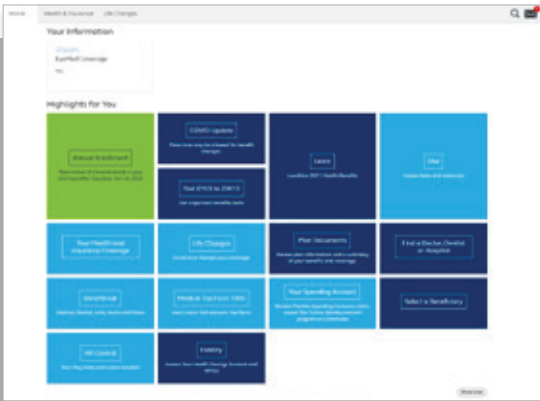
Details are on benefits.luxottica.com.

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 2021 options and make informed, confident decisions. *Don't have a smartphone or online access?* Call the Luxottica Human Resource Service Center at **866-431-8484** to get the details.

Go here to use the helpful decision tools—and enroll: benefits.luxottica.com



- Sign in when you're ready to enroll
- Find detailed benefit 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 Luxottica Human Resource Service Center at **866-431-8484** *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.luxottica.com or call the Luxottica Human Resource Service Center at **866-431-8484**. 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	Luxottica Human Resource Service Center	866-431-8484	benefits.luxottica.com
Medical & Prescription Drug	Aetna Voluntary Plans	888-772-9682	benefits.luxottica.com (select the BenefitHub module)
Dental	Aetna Voluntary Plans	888-772-9682	benefits.luxottica.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 "Luxottica" to log in)
Life Insurance	Aetna Voluntary Plans	888-772-9682	benefits.luxottica.com (select the BenefitHub module)
Short Term Disability	Aetna Voluntary Plans	888-772-9682	benefits.luxottica.com (select the BenefitHub module)
401(k)	Fidelity	800-742-4015	401k.com

NOTICE OF PRIVACY PRACTICES

The Luxottica Notice of Privacy Practices describes the specific measures that Luxottica as the plan sponsor and any third parties that assist in administering Luxottica’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.luxottica.com by clicking on the Plan Documents tile on the main page. For a hard copy, please contact the Luxottica Human Resource Service Center at **866-431-8484**.

DON'T MISS OUT! GET TEXTS!

Opt in to receive important benefits tips and reminders via text message from Luxottica. 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.

This enrollment guide describes the Luxottica 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.