

EYEWEAR PROTECTION PLAN (EPP)

Operations Guide

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The Eyewear Protection Plan is a service warranty that allows patients to protect their eyewear investment. EPP plans provide 1-year of coverage for broken frames, scratched lenses, or accidental breakage –but not lost glasses.

- Available for \$35-\$45 (US) or 40\$-50\$ (CAN) and provides 1 year of coverage.
- Replacement eyewear is only \$25-\$35 (US) or 30\$-40\$ (CAN) and can be redeemed as many times as needed within the year.
- Pricing and EPP offerings vary for our Wearable Electronic (Nuance Audio and Meta)

STANDARD EPP PACKAGES & PRICING

	US		CAN	
	EPP Sale	Co-Pay Redemption	EPP Sale	Co-Pay Redemption
Frame Only	\$35	\$25	40\$	30\$
Lens Only SV (including Bifocal & Trifocal)	\$35	\$25	40\$	30\$
Lens Only PG	\$45	\$25	50\$	30\$
Complete Pair SV	\$35	\$35	40\$	40\$
Complete Pair PG	\$45	\$35	50\$	40\$

EPP does not replace the EssilorLuxottica After Sales Service Guarantee. However, only truly defective product can be claimed for replacement through the After Sales Service program, and manufacturer defects are rare. EPP is a more comprehensive program that always provides immediate support.

There are two opportunities for patients to purchase the warranty – time of purchase or at dispense!

- **Redemption Period:** The Eyewear Protection Plan protects for 1 year after purchase of the program for damaged product. The clock starts at the time EPP was purchased – sale or at dispense.
Note: Asurion's plan term is one year plus two weeks to allow for preparation of the product.
 - Example: If they buy glasses and EPP on February 1, 2025 – plan is valid through February 1, 2026 + 2 weeks.
 - Eyewear must be presented and returned (even if in pieces). EPP doesn't cover loss or extend our 30-day promise guarantee.
- **Sales Tax:** Sales tax may apply to the EPP Sale and Replacement Copay; varies by state and county tax rules. This is managed automatically within your point-of-sale. For example, EPP and Copays may be taxable, even if the eyewear is not.
- **Discounting:** EPP sale and copays are non-discountable items in our point-of-sale. Ciao! Optical has measures in place to prevent discount applying; there is no manager override available either for these two items. *Note - when you apply a transactional % discount, it will apply to all items except EPP or copays.*
- **Partnership:** TeamVision partners with Asurion who is the market leader on protection plans.



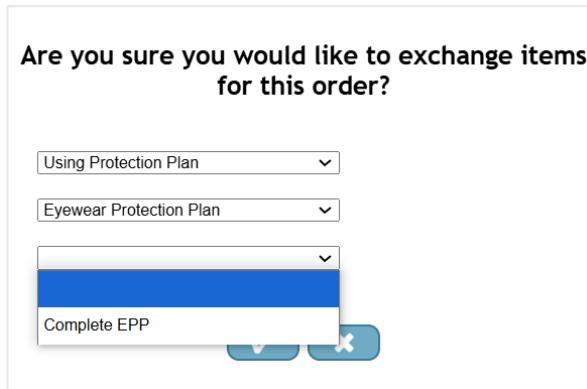
When purchasing a Meta frame, the applicable Meta EPP will be applied based on the lens selection and priced on the Ciao! Optical Order Worksheet.

Pricing varies from the standard EPP program however, there is no change to the coverage or EPP guidelines. For all other frames, your standard EPP option will be available.

AI GLASSES – META EPP PACKAGES & PRICING (US ONLY)		
	EPP Sale	Co-Pay Redemption
Frame Only (Plano)	\$65	\$100
Complete Pair (SV)	\$65	\$125
Complete Pair (PG)	\$65	\$125

EPP for Meta not available in Quebec

For EPP redemption for a Meta order, only the **Complete Pair EPP** redemption reason option will be available. We do not currently support frame or lens only redemptions.



KEY INFORMATION

- EPP may only be sold at time of sale or dispense.
- EPP can be redeemed anytime within one year of original purchase and the replacement policy includes:
 - ✓ Accidental damage from handling
 - ✓ Protection from normal wear and tear
 - ✓ Unlimited use during the term (within one year of dispense)
- EPP co-pay must be paid at time of redemption.
- Patients must select the same frame and lens if available. If not available, a new frame or lens may be selected of equal or lesser value.
- EPP cannot be extended past the one-year coverage period.

**EYEWEAR PROTECTION PLAN (EPP)**

Nuance Audio glasses are eligible for the TeamVision Eyewear Protection Plan. When purchasing a Nuance Audio frame, the applicable Nuance Audio EPP will be applied based on the lens selection and priced on the Ciao! Optical Order Worksheet.

Pricing varies from the standard EPP program however, there is no change to the coverage or EPP guidelines. For all other frames, your standard EPP option will be available.

- **Plan Cost:** \$100 for all lens types
- **Coverage Period:** One year (Silver) or Two years (Gold); non-renewable

NUANCE AUDIO EPP PACKAGES & PRICING (US ONLY)

	EPP Sale	Co-Pay Redemption Full Replacement	Co-Pay Redemption Lens Only	Co-Pay Redemption Charging Pad**
Silver 1 Year EPP (Plano)	\$100	\$100*	\$25	\$10
Silver 1 Year EPP (SV)	\$100	\$125*	\$25	\$10
Silver 1 Year EPP (PG)	\$100	\$150*	\$50	\$10
Gold 2 Year EPP (Plano)	\$150	\$100*	\$25	\$10
Gold 2 Year EPP (SV)	\$150	\$125*	\$25	\$10
Gold 2 Year EPP (PG)	\$150	\$150*	\$50	\$10

**A new charging pad will be provided to customer with new frame/complete pair replacements. Collect the original charging pad from the patient whenever possible when the replacement pair is picked up.*

Notes:

- EPP may only be sold at time of sale or dispense.
- EPP can be redeemed anytime within one year of original purchase and the replacement policy includes:
 - ✓ Accidental damage from handling
 - ✓ Protection from normal wear and tear
 - ✓ Unlimited use during the term (within one year of dispense)
- EPP co-pay must be paid at time of redemption.
- Patients must select the same frame and lens if available. If not available, a new frame or lens may be selected of equal or lesser value.
- EPP cannot be extended past the one-year coverage period.



WHY WILL PATIENTS LOVE IT?

- Life happens – accidents do too. The Eyewear Protection Plan provides peace of mind and opportunity to replace damaged eyewear – without any hassles, no matter how many times.
- Protects their valuable investment and provides worry-free replacement service.
- Reassures patients to get the best technology and frames brands they love knowing it's protected.

Patients want to protect their purchase – so TALK about it with every single patient!

- Use real life examples that relate to their lifestyle and needs! Leverage other patient experiences as well that may relate. Patients may not see the value right away but protecting their pair of glasses for a small cost offers an incredible peace of mind. They will be happy they did when the day comes!
- Bundle and INCLUDE when discussing prices with the patient. If talked about as an add-on at tendering, patients are likely to decline. *Note patient's acknowledgement and permission is required.*
- Based on the Lens Design selected, the correct EPP option will auto-add to the order when you mark 'YES EPP'.

"Mary – you have a new puppy, a toddler and selected a fabulous pair of glasses. I recommend protecting these glasses for only \$X so if an accidental breakage happens, we have you covered."

"You have such an active lifestyle; our protection plan will allow you to live your life without worrying about breaking your glasses. I believe it will be a great option for you to explore."

"Suzy, one of my patients accidentally sat on their glasses and they broke. Luckily, they had our eyewear protection plan which replaced their exact glasses for only \$X."

"Let me tell you about our protection plan. For \$X, you will have worry-free coverage for damaged glasses. Let's review your total to see if the protection plan is right for you."



Sales Impact: EPP Sales and Redemption Co-Pays will count toward site net sales performance.

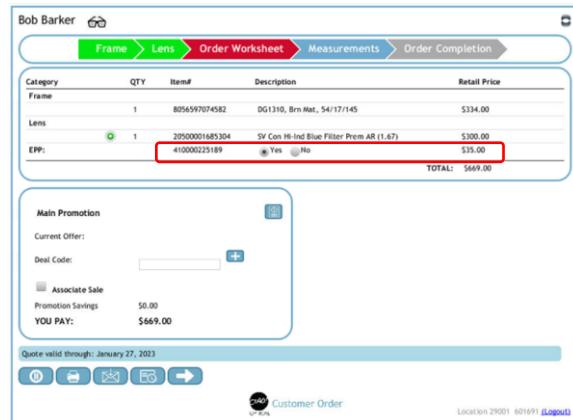
SELLING EPP



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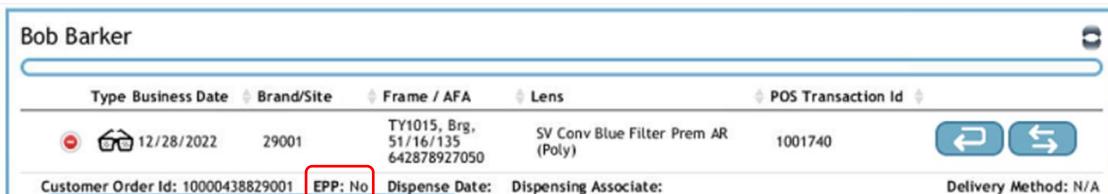
DURING THE SALE:

- On the Order Worksheet panel, select YES or NO for EPP.
 - Ciao! Optical will price it if you select YES.
- A YES/NO selection is required to finish the sale; Ciao! Optical will flash a warning if you miss it.
 - If you select NO – you will be prompted later as a reminder on the Order Completion panel.

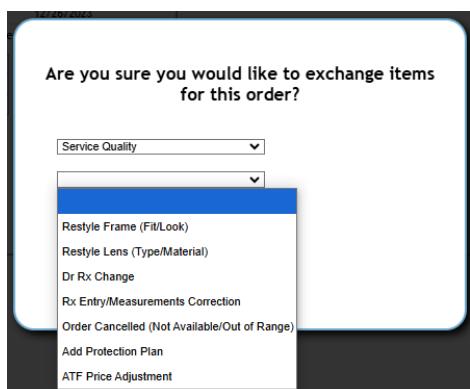


AFTER THE SALE: If a patient did not purchase EPP at the time of their eyewear order, they can purchase it at dispense (last chance). EPP cannot be sold after the patient leaves the practice with their dispensed eyewear, and the protection plan can never be sold on damaged eyewear.

- Pull up the order in the patient purchase history in Ciao! Optical.



- Process as an **exchange** and use the following reason codes – Service Quality > Add Protection Plan.



To return a patient's EPP, you will still select exchange path and select Remove Protection Plan. The order will go directly to the Active Orders List for processing the refund. EPP can be returned within the 30-day period. Remember as with any return, don't forget to refund on the credit card device (if applicable).

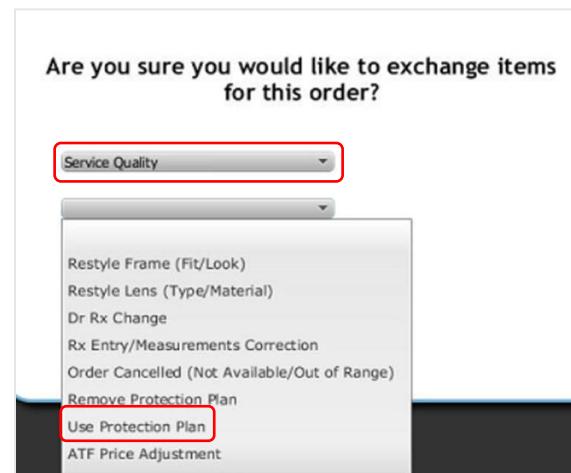
Patient Scenario: Can a patient return the EPP after it's redeemed?

Have them call Asurion directly for more information. They can manage this on a case-by-case basis.



USING EPP (EPP REDEMPTION):

- To redeem, process as an Exchange from the patient purchase history in Ciao! Optical.
- Select **Service Quality** and then **Use Protection Plan** for the reason code.
- Select from the dropdown options for what the patient is redeeming today – Complete, Frame, or Lens EPP:
 - Redeem what is damaged.
 - There maybe times that the frame is no longer available, you will restyle the frame as well as make new lenses.
- Place the frame with your Frame Recovery process. Patients cannot keep the original pair – the damaged frame should be returned to Service Center with the other exchanged/returned frames as part of the Frame Recovery process. See **Inventory Management Guide** for details.



Patient Scenarios:

Patient lost their glasses but had purchased EPP?

Coverage is for damaged eyewear. Lost eyewear is not covered. Glasses could be a shattered state and if they have them, we can redeem.

Can the patient redeem a complete pair if it's only a scratched lens?

We should redeem what's damaged. If a complete pair is needed, \$25 copay still applies. Note, the same frame may not be available so if they love their frame and it's just for lenses, we should process a lens only redemption.

Patient originally purchased Lenses Only with EPP, but their frame (POF) now broke. What do we do?

Coverage was for lenses. Patient can purchase a new frame. If it's the same frame, we can swap the lenses for no additional cost. If new lenses need to be manufactured, patient is responsible for \$X. The new frame is not covered under the original warranty sale. They can purchase a new EPP just for the frame. It will be treated separately from the first one on the lenses meaning timeframes will vary.

What if the original frame is not available?

If the org. frame is not available, patient can select another frame of equal or lesser value for the standard copay amount. If they select something a little more, the patient is responsible for the copay and the frame price difference (new frame price – org. frame price). Lenses will need to be made for the new frame at no cost to the patient; it's included with their copay. Process as a complete pair exchange.

What happens if the original lens is not available?

Select a comparable lens. Patient is responsible for the copay. EPP redemptions should not be used to upgrade lenses.

What happens if it's just after a year?

Ciao! Optical is dynamic and the Yes-Active status will turn to Yes-Expired when redemptions are no longer available. Note: Asurion's plan term is one year plus two weeks to allow for preparation of the product.

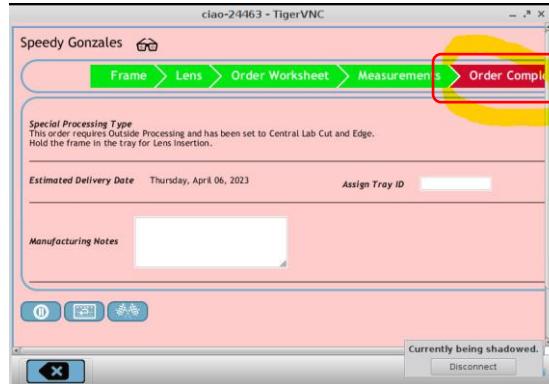
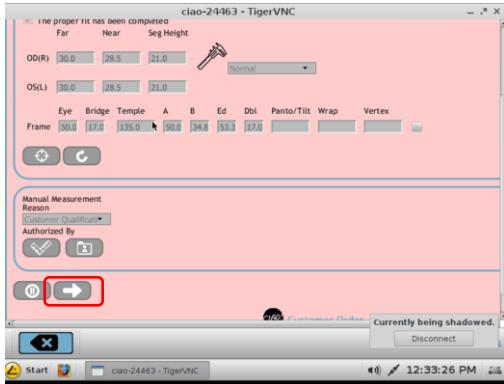
What happens if patient moves out of state?

If you can process over the phone (frame available or you can determine measurements), you can take care of the patient. Have them send you the frame prior to sending the replacement pair to them.



PARTIAL REDEMPTION

- When redeeming a partial EPP (Frame or Lens Only), the arrow on the Measurements screen is greyed out, preventing from moving forward.
- Click on the Order Complete arrow on the top progress bar to bypass the Measurement screen and complete the order.



TENDER IN XSTORE:

- Remember any Deals or Discounts may need to be reapplied when processing the redemption exchange to ensure the copay pricing reflects accurately – apply to the appropriate line item.
- Should this be an even exchange, or the original code is not available you may need to use Manager Discretion to discount to the correct balance.

Patient Scenarios:

Why is the replacement claim not showing a \$25 subtotal in the tendering screen?

Remember, for exchanges, you must reapply Deals and Discounts from the original sale. Exchanges in the system are a return and new sale so to balance out, discounts need to be applied to get the math right.

INSURANCE KITS & BRAND WARRANTIES



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INSURANCE FRAME KITS

Some insurances (like Davis Frame Kit, Medicaid, etc.) will offer a replacement for these members. This is allowed because this coverage is stated in their insurance plan. The insurance lab will support this and therefore EPP is not required/needed.

For example – the lab supplied the frame, and the frame has a manufacturer defect. If the insurance lab will replace at no charge, you can replace through them. Still process the exchange in Ciao! Optical to record the swap using exchange reason code **Damage Replacement**.

BRAND WARRANTIES

EPP is replacing lab product warranties. Any prior coverage for Crizal (for example) is a coverage from the lab, not the insurance company. We are not participating in this.

EPP is our warranty option for patients who want 1-year of coverage. All patients have the option to purchase EPP. VSP patients, or other insurances that require an outside lab, shouldn't get extra benefits/coverage – every patient should have the same option opportunity.

- Pre-integration orders that were covered with lab product warranty can still utilize an arrangement you previously had. All orders after integration don't have the same coverage. EPP is the only future warranty coverage option available.
- **EPP is not affiliated with any insurance warranty program. It's independent coverage and should always go through RxO.**

Patient Scenarios:

If insurance supplies the frame, what happens when the frame breaks?

With many insurances, a patient could pay \$0 out of pocket with their benefits. The insurance frame still has a monetary value. If their insurance does not offer "replacements", they can purchase the EPP for \$35. You would order a new pair for equal or comparable value (patient upgrade if org. frame value isn't available). These EPP replacements would go to RxO.

The original order had insurance, and it went to a non-RxO Lab, what lab do we use for the replacement pair?

No EPP replacement should ever go back to an insurance lab. All EPP warranties go to RxO. This is between us and the patient; the original insurance isn't applicable.

If the original job was made through Custom Eyes because RxO was not able to provide lenses, can we continue to use Custom Eyes for the redemptions?

Yes, in these cases, you can use Custom Eyes.

MARKETING



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You will receive EPP marketing materials during integration or when there is an update to EPP offer. Anytime there are updates, dispose of prior materials and begin using the new marketing materials. You can find digital copies in the EPP Document Folder on Ciao! Toolkit and can order additional supplies on CP.

The **Accordion Brochure** is a patient friendly version of the program! It's a great tool to help reassure patients to protect their eyewear investment. This brochure combines the **Sales Aid and Terms & Conditions (Tear Pad)** and is **required to be distributed** to all patients that purchase the Eyewear Protection Plan.

US

- 3051662 – AID, TV EPP SALES 25/PK

CANADA

- 3054786 – SALES AID, TV CA EPP ENGLISH 25/PK
- 3054784 – SALES AID, TV CA EPP FRENCH 25/PK

New Benefits Requirements: This Plan is a service contract and is intended to insure that the producer will receive a minimum amount of compensation from the manufacturer, irrespective of value, and thus extend the benefit of any equipment produced or service rendered that the manufacturer, irrespective of value, may receive.

New Benefits Requirements: If this Plan has been issued for a period of one year, we, at your request, can extend the expiration of the Plan by one year, provided that you: (1) will not pay any second premium; (2) you will not increase the amount of coverage; (3) you will not increase the premium rate; (4) you will not change the terms of the Plan; (5) you can extend it or extend it no longer than one year after the effective date of this Plan which substantially and materially increases the service required under this Plan, or (6) you can extend it no longer than one year after the effective date of this Plan which substantially and materially increases the required compensation or wages to be substantially and materially increased required that compensated wages to the time per hour premium.

Plan Changes: We can change the terms of this Plan at any time. We can increase or decrease the premium or the amount of coverage. We can add to or subtract from the coverage. We can change the terms of the Plan. We may not necessarily cancel this Plan prior to the expiration of the Plan for non-payment.

by or on the achievement of any prior to the negotiation of the terms for (i) insurance coverage, (ii) the amount of insurance coverage, (iii) the premium for insurance coverage or (iv) by notifying us in writing at least thirty (30) days prior to the effective date of cancellation, (v) for nonpayment of premiums by the insured or (vi) for nonpayment of premiums by the policyholder. Such cancellation notifications will state the effective date and reason for cancellation. Within five (5) business days of receiving a cancellation notice, we will provide a copy of the cancellation notice to the policyholder.

Virginia Residents: Contact us at 888-735-7900 with questions or complaints about this plan. In the event of any dispute concerning cancellation, non-renewal or termination of this plan, you may file a complaint with the Virginia Department of Agriculture & Consumer Services, Office of Consumer Protection, 10th Floor, 1000 East Broad Street, Richmond, VA 23219.

Washington Residents: This plan is subject to state insurance laws. If you have any questions or complaints about this plan, you may file a complaint with the Washington State Department of Insurance, 500 Capitol Way N, Olympia, WA 98504.

Wisconsin Residents: This plan is subject to state insurance laws. We may only do business in Wisconsin through our wholly-owned subsidiary, First Wisconsin Insurance Company, Inc., 1000 University Avenue, Suite 1000, Milwaukee, WI 53202.

asurion protection
eyewear