



Welcome to VSP® Individual Vision Plans Training

2025-2026



Training Agenda

Vision Care Needs in the U.S.

Why Members Choose VSP®

Exclusive Member Extras

Plan Details

Member Enrollment



Vision Care Needs in the U.S.





12M

People in the U.S, aged 40+
have a visual impairment.*



93M

Americans are at high-risk for serious
vision loss, but only half visited an
eye doctor in the last year.*

This is important because when caught early, vision loss can often be prevented or delayed.
The economic cost of major vision problems is estimated to increase to \$373 billion by 2050.*

*Centers for Disease Control and Prevention, Fast Facts about Vision Loss, May 2024



Powerful Preventative Care

An eye exam is the only non-invasive way to view blood vessels in the body, helping eye doctors detect signs of over 270 health conditions.* Some detectable health condition signs include: early signs of diabetes, some types of cancer, kidney disease, and hypertension – even without other symptoms.*



*American Academy of Ophthalmology, 2023



Largest Groups in Need of Coverage

Retirees



4M

Americans will turn 65 this year and every year through 2027¹

Marketplace



21M

People selected a marketplace health insurance plan in 2024²

Part-Time/Contract Employees



28M

Employees work part-time jobs in the U.S.³

Young Adults



26

Adults aged 26 have the highest uninsured rate among all ages, followed by 27-year-olds⁴

1. Retirees 55+, CBS News, January 2024. 2. Center on Budget and Policy Priorities, Record Numbers of People Chose ACA Marketplace Coverage for 2024, January 2024 3. Statista.com: Number of Part-time Employees in the U.S. 2024. 4. US Census Data, October 2020.



Why Members Choose VSP



Solutions for Those Without Coverage



Vision coverage with a brand they trust and doctors they know
85 million members
93% member satisfaction¹



Low out-of-pocket costs
Access to affordable health care is a top concern for Americans²



Solutions for what Original Medicare doesn't cover
Original Medicare doesn't cover routine eye exams, glasses, or contacts³



Easy access for members to use their benefits
Nationwide network of 38,000 doctors, Eyeconic®, VSP's online retail option, and over 750 Visionworks® locations



Stand-alone vision plan options for adults shopping the Marketplace
Some health plans may include vision coverage in their benefit design but are not required to do so⁴



Flexible payments and no waiting periods
Members choose from annual or monthly payment options and use benefits anytime during plan year



1. VSP Individual Vision Plan Member Post-Claim Satisfaction Survey, Indirect Sales Channel for year-end 2024, n=5520. 2. Public Opinion Strategies and Heart Research July 2024. 3. According to medicare.gov. The Official .S. Government Site for Medicare, 2024. 4. Healthinsurance.org, How is vision care covered under the Affordable Care Act?, June 2023.

A Network That Continues to Grow

With more than 85 million members nationwide, VSP offers a robust network of VSP network doctors, access points, and retail options.



***Follow Your Heart –
Helping Members Use
their Benefits Wisely***

NEW

private
practice
doctors

96,000 independent
doctor access points
throughout the U.S.

Visionworks

- 750+ retail locations nationwide
- Easy scheduling
- Organized shopping experience
- Pricing made simple

**EYEMART
EXPRESS**

- 250 retail locations across 42 states
- Retail expansion in rural markets

eyeconic.
a vsp vision company

Online retailer that
seamlessly integrates
their VSP benefits and
includes prescription,
sunglasses and
contact lenses

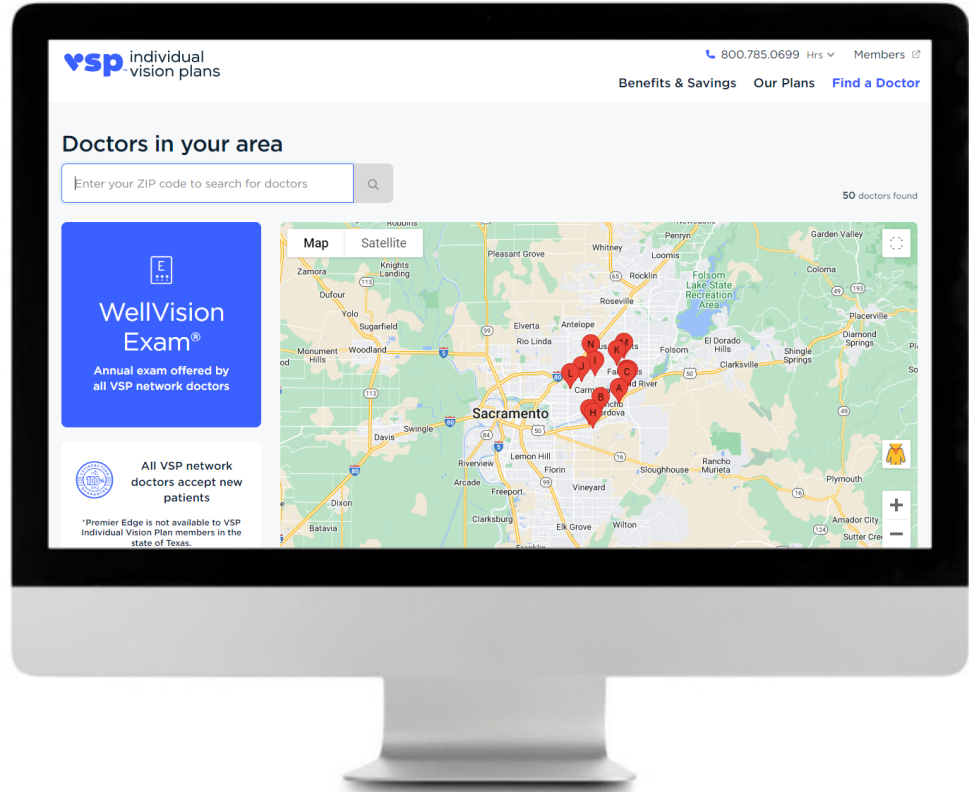
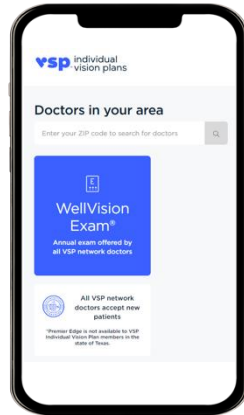


Member Value - Finding an Eye Doctor Easily and Quickly

With our “Find a VSP Doctor” locator, easily find network doctors by ZIP code.

How to Find a Doctor:

- Search by ZIP Code
- See full list of in-network doctors including information about hours, languages, and more



Exclusive Member Extras



VSP Exclusive Member Extras

- Offers from industry leading brands^{1,2}
- Totaling more than \$3,000 in savings



**Extra \$20 on
Featured Frame
Brands^{1,2}**

—
Maximized benefit
on top of their
frame allowance.



**Up to 30% Savings
on Lens
Enhancements**

—
Such as anti-glare,
progressive, and
light-reactive lenses.



**Extra \$40 on
Select Featured
Frame Brands^{1,2}**

—
Maximized benefit
on top of their
frame allowance.



**Up to \$310 Back on
Contact Lenses**

—
Bausch + Lomb®
rebate.



**Up to 60% Savings on
Hearing Aids through
TruHearing³**

—
Savings on Rx and OTC
hearing aids, hearing
exams, batteries and more.

1. Brands/promotions subject to change. Check frame benefits to see if offers apply. 2. Available only to VSP members with applicable plan benefits through VSP network doctors and in-network locations, excluding all Eyemart Express locations. Frame brands subject to change. 3. VSP is providing information to its members but does not offer or provide any discount hearing program. VSP makes no endorsement, representations or warranties regarding any products or services offered by TruHearing, a third-party vendor. TruHearing is not insurance and not subject to state insurance regulations. TruHearing provides discounts for hearing aid sales and services; the member is obligated to pay for the hearing exam. For additional information please visit vsp.com/offers/special-offers/hearing-aids/truhearing. For questions, contact TruHearing directly. Not available directly from VSP in the states of Washington and California

Offers subject to change without notice. Some members may not be eligible for all offers. Premier Edge Offers are not available for members in the state of Texas. Members who participate in a Medicaid/state-funded plan are not eligible for the above offer. Visit vsp.com/offers for terms and conditions on specific offers.



Prescription Hearing Aids



**Like vision loss,
hearing loss can have
a huge impact on
your quality of life.**

—
The cost of a pair of
prescription hearing
aids usually costs more
than \$5,000²

**VSP members can
save up to 60%
on brand-name
Rx hearing aids**

**60-day worry-free trial
period on prescription
hearing aid purchases**

**3-year manufacturer
warranty** for repairs
and on-time loss and
damage replacement

**Access to more
than 7,000 hearing
care provider
locations**

1 year of follow-up
visits for fittings,
adjustments, and
cleanings

**80 free batteries
per hearing aid
for non-rechargeable
models**

1. VSP is providing information to its members but does not offer or provide any discount hearing program. VSP makes no endorsement, representations or warranties regarding any products or services offered by TruHearing, a third-party vendor. TruHearing is not insurance and not subject to state insurance regulations. TruHearing provides discounts for hearing aid sales and services; the member is obligated to pay for the hearing exam. For additional information please visit vsp.com/offers/special-offers/hearing-aids/truhearing. For questions, contact TruHearing directly. Not available directly from VSP in the states of Washington and California. 2. Based on a 2018 third-party survey of nationwide provider and manufacturer retail pricing.



Plan Details



VSP Individual Vision Plans



Year-Round Enrollment

It's always "open enrollment" season



State-Based Rates

Not age or health status - related



Flexible Payment Options

Annual and monthly options available



Average \$354 Savings*

Includes eye exam and materials



*Savings based on national averages for comprehensive eye exams and most commonly purchased brands. Represents typical savings for VSP members with a Standard Plan when they see a VSP doctor.



Low Out-of-pocket Costs with VSP

Typical Annual Savings Example*

Standard Plan	Walk-In Prices	With a VSP Plan	Savings	Typical savings after premium — \$354
Comprehensive Exam	\$210	\$15	\$195	
Frames	\$251	\$81	\$170	
Rx Lenses Copay				
Single vision	\$115	\$25	\$90	
Optional Lens Enhancements				
Anti-Glare	\$159	\$85	\$74	
Polycarbonate	\$64	\$35	\$29	
Annual VSP Plan Cost		\$204	\$-204	
Total		\$799	\$445	\$354

Savings based on state and national averages for eye exams and most commonly purchased brands and lens enhancements. This number represents average savings for VSP members at in-network providers. Your actual savings will depend on the eyewear you choose, your plan, the eye doctor you visit, your copays, and your premium.

Source: VSP book-of-business paid claims data for Aug-Jan of each prior year..

This chart represents typical savings for VSP members with a Standard Plan when they see a VSP doctor.



12/12/12 Plans

VSP Individual Vision Plans provide coverage for:



VSP WellVision Exam®
Every 12 Months



New lenses
Every 12 Months



New frame
Every 12 Months

These plans keep our members seeing clearly all year long.



Base Plan*

Coverage with a VSP Network Doctor			
Benefit	Description	Copay	Frequency
WellVision Exam®	Focuses on your eyes and overall wellness	\$15	Every 12 months
Prescription Glasses		\$25	(See frame and lenses)
Frame	\$170 featured frame brands allowance \$150 frame allowance 20% savings on the amount over your allowance	Included in Prescription Glasses	Every 12 months
Lenses	- Single vision, lined bifocal, and lined trifocal lenses - Impact-resistant lenses for dependent children	Included in Prescription Glasses	Every 12 months
Lens Enhancements	• Progressive lenses (standard, premium and custom)	\$0-\$175	Every 12 months
	• Anti-glare	\$41-\$85	
	• Light-reactive lenses	\$75	
	• Impact-resistance lenses	\$35	
	• Scratch-resistant coating	\$17-\$33	
	• Tinted lenses	\$15-\$17	
	• UV protection	\$16	
	• Average savings of 30% on other lens enhancements		
Contacts (Instead of Glasses)	\$150 allowance for contacts, copay does not apply - Contact lens exam (fitting and evaluation)	\$0	Every 12 months

*Base Plan not available in Florida, New York, Oregon, or Washington.

Premium Plan*

Coverage with a VSP Network Doctor			
Benefit	Description	Copay	Frequency
WellVision Exam®	Focuses on your eyes and overall wellness	\$10	Every 12 months
Prescription Glasses		\$20	(See frame and lenses)
Frame	\$220 featured frame brands allowance \$200 frame allowance 20% savings on the amount over your allowance	Included in Prescription Glasses	Every 12 months
Lenses	- Single vision, lined bifocal, and lined trifocal lenses - Impact-resistant lenses for dependent children	Included in Prescription Glasses	Every 12 months
Lens Enhancements	\$55 allowance for progressive lenses (standard to custom)	\$0-\$120	Every 12 months
	Anti-glare	\$41-\$85	
	Light-reactive lenses	\$75	
	Impact-resistant lenses	\$35	
	Scratch-resistant coating	\$17-\$33	
	Tinted lenses	\$15-\$17	
	UV protection	\$16	
	Average savings of 30% on other lens enhancements		
Contacts (Instead of Glasses)	\$200 allowance for contacts and contact lens exam (fitting and evaluation) 15% savings on contact lens exam (fitting and evaluation)	\$0	Every 12 months

*Premium Plan not available in Florida, New York, Oregon, or Washington.

Standard Plan – Not all States*

Coverage with a VSP Network Doctor			
Benefit	Description	Copay	Frequency
WellVision Exam®	Focuses on your eyes and overall wellness	\$15	Every 12 months
Prescription Glasses		\$25	(See frame and lenses)
Frame	\$170 featured frame brands allowance \$150 frame allowance 20% savings on the amount over your allowance	Included in Prescription Glasses	Every 12 months
Lenses	- Single vision, lined bifocal, and lined trifocal lenses - Impact-resistant lenses for dependent children	Included in Prescription Glasses	Every 12 months
Lens Enhancements	Progressive lenses (standard, premium, or custom)	\$0-\$175	Every 12 months
	Anti-glare	\$41-\$85	
	Light-reactive lenses	\$75	
	Impact-resistance lenses	\$35	
	Scratch-resistant coating	\$17-\$33	
	Tinted lenses	\$15-\$17	
	UV protection	\$16	
	Average savings of 30% on other lens enhancements		
Contacts (Instead of Glasses)	\$150 allowance for contacts and contact lens exam (fitting and evaluation) 15% savings on contact lens exam (fitting and evaluation)	\$0	Every 12 months

*This plan is not available in all states for all members.

Choosing Right-Fit Plans for a Variety of Needs



CONTACT LENS WEARERS

Base Plan*

- Great for those who prefer contacts or a low cost option
- \$150 frame allowance or \$150 contact lens allowance
- Fully - covered contact lens exam



HIGH PLAN

Premium Plan*

- Great for those who prefer a higher frame or contacts lens allowance
- \$10 copay for WellVision Exam®
- \$20 copay for prescription glasses
- \$200 frame allowance or \$200 allowance for contacts and contact lens exam (fitting and evaluation)
- 15% savings on contact lens exam
- \$55 allowance for progressive lenses



*HVA Plan: Not available in Florida, New York, Oregon, and Washington.



We Take Care of the Rest

Once enrolled, we make it easy for members to access the eye care and eyewear they need.



No membership ID card needed to access care



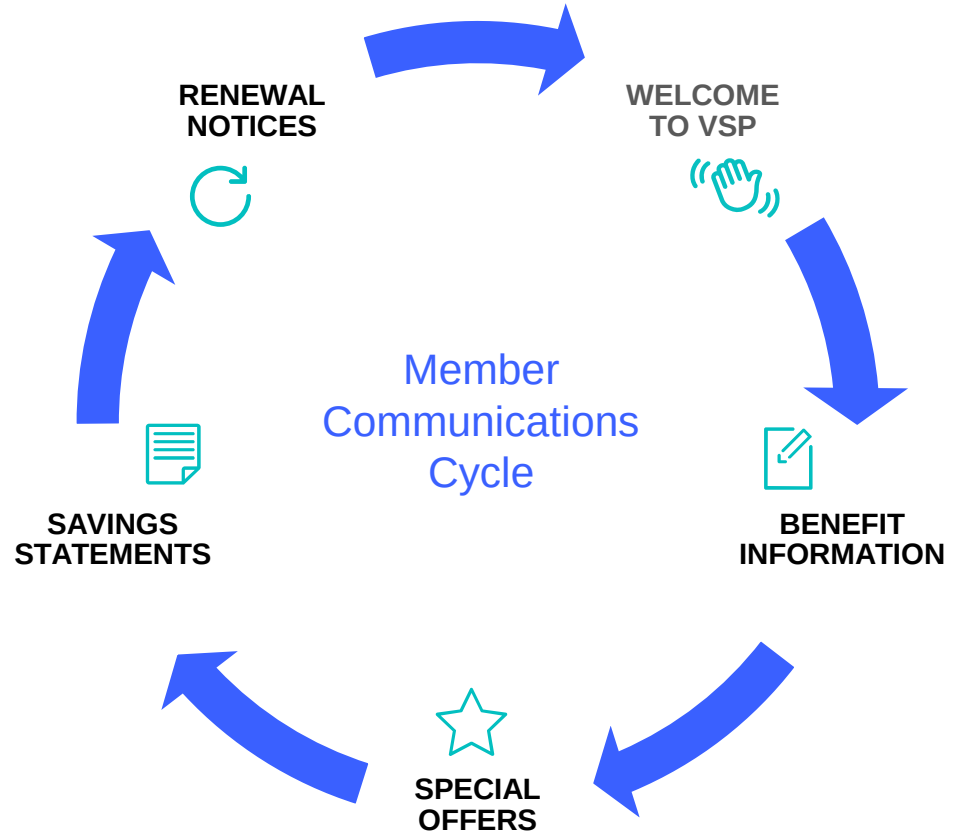
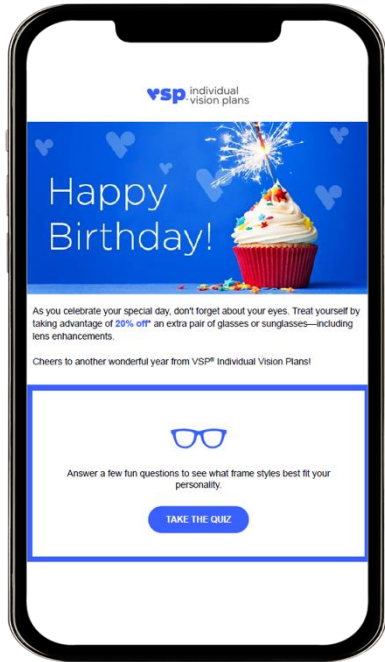
We take care of all onboarding and lifecycle communications



We handle all renewals



Member Communications



Meeting Vision Care Needs

When you add a VSP Individual Vision Plan to the overall healthcare package, you can rest assured that you're providing a high-quality product.

92%

Overall Satisfaction¹

92%

Annual Renewal Rate²



1. VSP Global Research Team, Year-end 2024 IP Patient Satisfaction Survey 2. Year-end 2024 VSP Indirect Membership data

Discussion and Questions

vspTM individual
vision plans

