Get to Know Your VSP Vision Benefits

November 13, 2026



Agenda

Importance of an Eye Exam

Benefits Review

Using Your Benefits

Value-Added Discounts



Classification: Confidential

Importance of an Annual Eye Exam



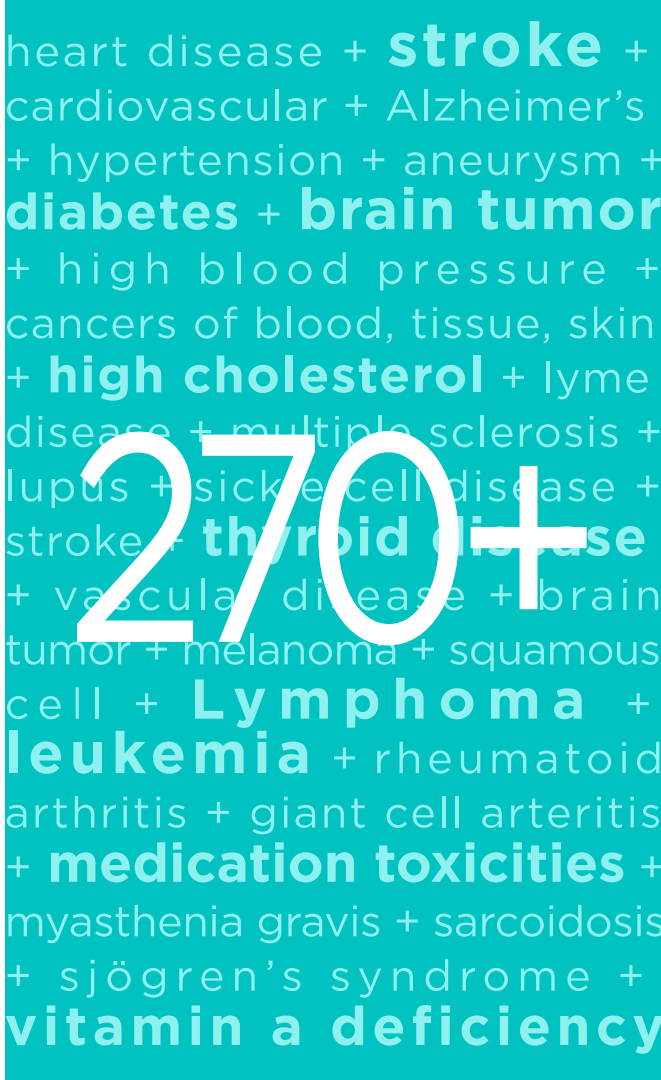
Classification: Confidential

See Why Eye Care Is Essential to Overall Health and Wellness

Did you know an eye exam is the only non-invasive way to view blood vessels in your body?*

Signs of more than 270 health conditions can be detected during an eye exam.*

Your eye doctor can be the first to detect signs of certain conditions, like diabetes.*



Classification: Confidential

*Full Picture of Eye Health, American Optometric Association, 2020

Vision Care is Healthcare

A WellVision Exam® from your VSP network doctor can help detect early health and eye issues including:

Ocular Conditions

- Cataracts
- Diabetic retinopathy
- Glaucoma
- Macular degeneration

Systemic Conditions

- Diabetes
- High cholesterol
- Hypertension



Classification: Restricted

Common Eye Conditions

Cataracts

A cataract is the clouding of the normally transparent crystalline lens. This can make vision blurry or reduce a patient's ability to see colors. Cataracts commonly occur as patients get older but can also happen after an eye injury.

If untreated, cataracts can lead to blindness.

A few symptoms include:

- Blurred or dim vision
- Increased difficulty with night vision
- Seeing "halos" around lights
- Sensitivity to light or glare
- Fading or yellowing of colors



Classification: Restricted

Common Eye Conditions

Diabetic Retinopathy

A complication of diabetes that causes damage to the blood vessels in the back of the eye and may lead to vision loss and blindness if not medically addressed.

- Early detection and treatment can prevent blindness in 95% of cases.
- Diabetic retinopathy is the most common diabetic eye disease and is the leading cause of blindness in adults.



Centers for Disease Control and Prevention

Classification: Restricted

Common Eye Conditions

Glaucoma

Glaucoma is a group of eye conditions that results in damage to the optic nerve, which can lead to progressive, irreversible loss of vision.

If untreated, can lead to optic nerve damage that results in progressive, permanent vision loss.

This vision loss starts with unnoticeable blind spots at the edges of the field of vision, which progresses to tunnel vision and then to blindness.

- A dilated eye exam can diagnose glaucoma.
- With early diagnosis, glaucoma can be managed.



Centers for Disease Control and

Classification: Restricted

Common Eye Conditions

Macular Degeneration

Age-Related Macular Degeneration (AMD) is a leading cause of vision loss in older adults. It happens when aging causes damage to the macula, part of the retina that controls sharp, straight-ahead vision.

- The patient may have blurry or wavy areas in their central vision.
- Macular Degeneration is a leading cause of legal blindness.



Classification: Restricted

Additional Reasons to Get an Exam

Contact Lenses

Contact lenses are medical devices and should be prescribed by your eye doctor.

Protective Eyewear: Sunglasses and Safety Eyewear

Your eye doctor can recommend the right type of lens and best UV protection.

They can also recommend the right safety eyewear for lifestyles and work demands.

Blue Light Filtering Glasses

Exposure to blue light and digital screens can contribute to digital eye strain.

Anti-glare Lenses

Discover lens enhancements that can reduce glare and reflections.

Classification: Restricted

vsp vision care

Starting Healthy Habits with Sun Protection

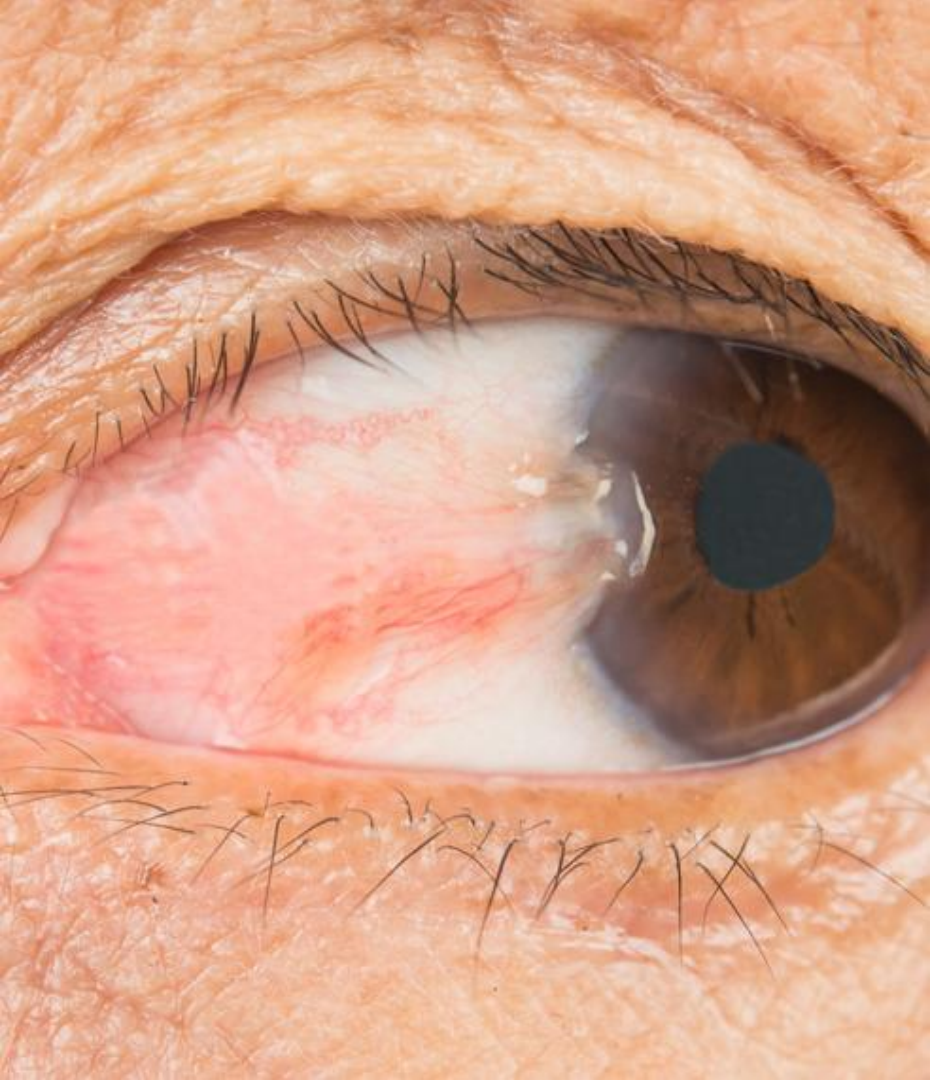
Sun protection is important year-round, and **UV damage is cumulative within your lifetime.**

Wearing sunglasses daily when you head out the door is a stylish and easy way to support your eye health.
Sunglasses help protect the eyes in two ways:

1. They filter light to reduce brightness.
2. They protect the eyes from UV rays.

- Protecting your eyes from sun damage isn't just a summertime concern; **you should protect your eyes from UV rays year-round**.
- At your next eye appointment, **talk with your VSP network provider** about your lifestyle—they'll be happy to help you find the best options to protect your eyes and ensure you see your best while outdoors.





Pterygium

(*ter-IJ-ee-um*)

A condition where skin grows over the eyes due to sun exposure. Also known as Surfer's eye.

•A raised, non-cancerous fleshy growth on your eye's conjunctiva, the clear membrane that covers the white part of your eye.

•It typically starts in the corner of your eye and grows toward your iris (the colored part).

Symptoms:
Many people don't experience symptoms, but some may have eye irritation, redness, or a foreign body sensation.

Complications:
If a pterygium grows over the cornea, it can cause blurred vision and astigmatism.

Treatment:
Eye drops, surgery, and protective measures like wearing sunglasses.

Source: The Cleveland Clinic

Benefits Review



Your Plan Design Today

	Choice Plan C (12/12/24)
Frequency	Exam **every** calendar year Lenses **every** calendar year Frame every **other** calendar year
Copays	$20 Exam $20 Lenses/Frame Contact Lens Exam (fitting and evaluation) $60 copay
Frame	$120 Allowance
Contact Lenses (in-lieu of glasses)	$120 Allowance
Lens Enhancements	Standard Progressives Impact-Resistant Lenses
Essential Medical Eye Care	$20 copay per exam

Member Extra's

- **Additional $20 Featured Frame Brand allowance**
- Average **30%** Off Popular Non-Covered Lens Enhancements
- **Laser Vision Correction**:Average 15% off regular price or 5% off promotional pricing on Laser Vision Correction
- **Exclusive Member Extras:** Access to more than $3,000 in savings from VSP and industry-leading brands-Truhearing

VSP Vision Classification: CONFIDENTIAL



Retinal Screening

Digital imaging is key to early detection and intervention

- Images of the inside of the eye
- Baseline documentation of a healthy eye
- Screen for potential disease(s)
- Can be compared year after year to monitor even the most subtle changes in the eyes
- No more than **$39** copay

Classification: Confidential

Essential Medical Eye Care

- Fully covered retinal screening for members with diabetes.
- Exams and services to treat immediate issues like pink eye and sudden changes in vision.
- Treatment options to monitor ongoing conditions such as dry eye, diabetic eye disease, glaucoma, and more.
- Copay of **$20** for exam services.

★★★★★

“My husband burned his eyes welding, and without this benefit we would have had to pay out of pocket or waited days to get prior authorization from his health insurance.”



Classification: Confidential

Using Your Benefits



Classification: Confidential

Using Your Benefit is Easy

Once you're enrolled…

- Create an account at **vsp.com** and review your personalized benefit information.
- You can find a VSP in-network doctor by visiting **vsp.com** or calling **800.877.7195.**
- At your appointment, simply tell them you have VSP. **No ID card needed**—and we'll take care of the rest! There are no claim forms to fill out when you see a VSP network doctor.
- Free VSP® App available in the Apple App Store *(VSP Vision Care on the Go)* or Google Play Store *(VSP Vision Care)*



Classification: Confidential

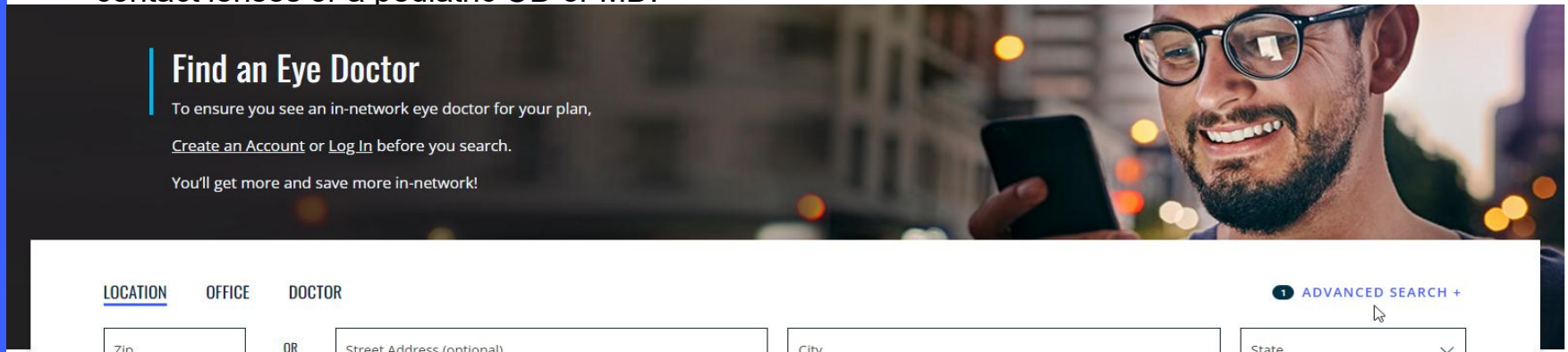
Finding an Eye Doctor

- **We encourage you to create an account and log in** so you are in your network.

  Or call Member Services at 1.800.877.7195 for assistance in finding an eye doctor.

- The retailers like Costco/Walmart/Sam's Club won't populate if you don't log in. Not every employer has the retailers as part of their network but the County does.

- The Advanced Search allows you to find an eye doctor who specializes in sports eyewear, hard to fit contact lenses or a pediatric OD or MD.



Using Your Benefit is Easy

Once you've enrolled…

1. Create an account at **vsp.com** and review your personalized benefit information.
   - Access your personal benefit information
   - View and save your member ID card
   - Find an in-network doctor

2. Find a VSP in-network doctor by visiting your member account, going to **vsp.com** or calling **800.877.7195 (TTY: 711).**

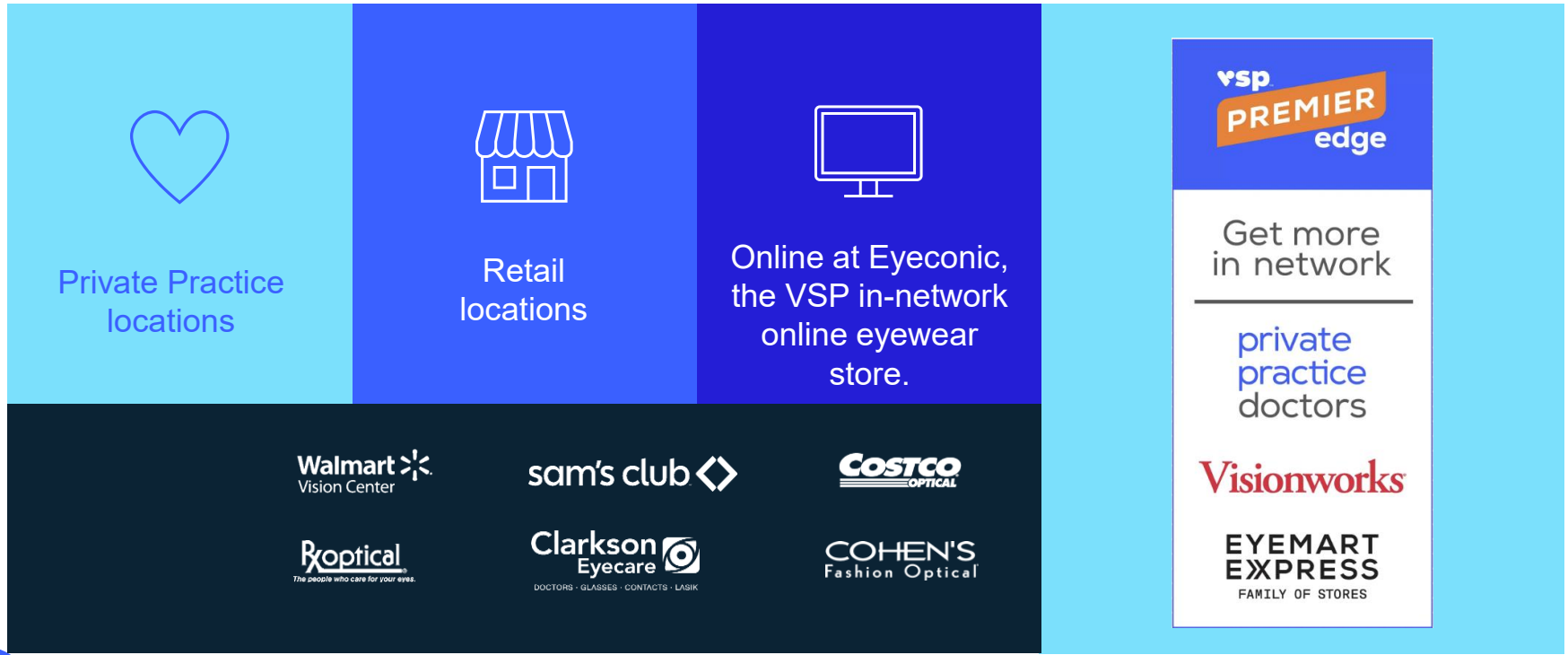
3. Simply tell your eye doctor's office that you have VSP–and we'll take care of the rest!



Classification: Confidential

The Choice is Yours

Thousands of in-network locations.



Classification: Confidential

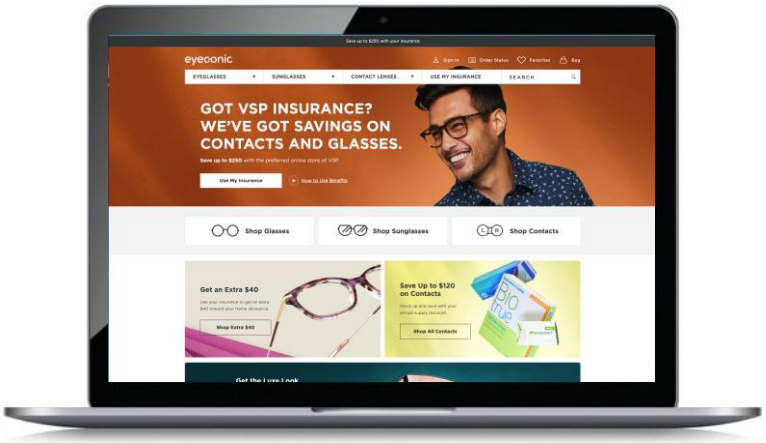
Availability of VSP Premier Edge may vary. Visionworks, Eyeconic, and Eyemart Express family of stores are VSP-affiliated companies.

Eyewear Shopping Online at Eyeconic®

Eyeconic® is the in-network, online eyewear store for VSP® members. *You'll get:*

- More than 60 brands of glasses, contacts, and sunglasses
- Virtual Try-On
- Free shipping and returns*
- 20% off eyewear just for being a VSP member
- Specialty sizes that fit your needs

Find your product, customize your order, and we do the rest. Start saving at **eyeconic.com** today.



eyeconic
a vsp vision company

*Terms and conditions apply. Visit eyeconic.com/faqs for more details

Classification: Confidential

Out-of-Network Claims

VSP Member Reimbursement Form

vsp vision care

To request reimbursement, complete and print this form, enclose a legible copy of your itemized receipt(s), and send them to the following address. Be sure to keep a copy for your records.

VSP
PO Box 495933
Cincinnati, OH 45249

PATIENT

Relation to Member*: *(choose one)*

☐ Member ☐ Domestic Partner ☐ Dependent Parent ☐ Disabled Dependent
☐ Spouse ☐ Child ☐ Full-Time Student ☐ Other

Date of Birth*: *(mm/dd/yyyy)* _____ Gender*: ☐ Male ☐ Female
Last Name*: _____ First Name*: _____ MI: ____
Address*: _____
City*: _____ State*: _____ ZIP*: _____ ZIP+4: _____

MEMBER

Last Four Digits of SSN or Unique ID*: _____

☐ Member information below is the same as Patient

Date of Birth*: *(mm/dd/yyyy)* _____ Gender*: ☐ Male ☐ Female
Last Name*: _____ First Name*: _____ MI: ____
Address 1*: _____ Address 2: _____
City*: _____ State*: _____ ZIP*: _____ ZIP+4: _____

CLAIM

Date of Service*: *(mm/dd/yyyy)* _____

☐ Another insurance company made payments to you, another insurer, or the doctor's office. If so, attach a copy of the statement showing payment.

Exam	$
Frame	$
Lens	$
Lens Tints or Coatings	$
Contact Lens Exam/Fitting Evaluation	$
Contacts	$

Lens Type*: *(choose one)*
☐ Single
☐ Bifocal
☐ Trifocal
☐ Progressive
☐ Lenticular

PROVIDER

Last Name: _____ First Name: _____
Office Name: _____
Address 1*: _____ Address 2: _____
City*: _____ State*: _____ ZIP*: _____ ZIP+4: _____

Log into your account and upload your receipt(s)

12 months from date of service to submit claim

Reimbursement based on out-of-network schedule of allowances



Member Log In

Create an account and log in to get personalized information about your vision coverage, access your Member ID Card, and more.

Log In

Classification: Confidential

Value-Added Discounts



Exclusive Member Extras

Get the Savings You Need.

Visit **vsp.com** to see all the Exclusive Member Extras.

VSP puts members first by providing you with exclusive special offers from leading industry brands, totaling more than **$3,000 in savings**. Discover great deals on glasses, sunglasses, contact lenses, and more.



Enjoy an Extra $20 on Featured Frame Brands.

Save an average of 30% on popular lens enhancements.*

Discounts on laser eye surgery including PRK, LASIK and Custom LASIK.

Offers vary based on state and benefit plan. Brands and offers subject to change.

*Savings based on doctor's retail price and vary by plan and purchase selection; average savings determined after benefits are applied. Ask your VSP network doctor for more details.

Classification: Confidential



VSP Member Extras

Glasses & Sunglasses

DRAGON

enchroma
WORLD'S BEST COLOR BLIND GLASSES*

Extra $20 to Spend

eyeconic
a vsp vision company

HOYA

Maui Jim

Premier Edge Promise

sunsync

techshield

Up to 40% Off Lens Enhancements

unity

Visionworks

ZEISS

LASIK

LasikPlus

The LASIK Vision INSTITUTE

NVISION EYE CENTERS

TLC Laser Eye Centers

Contacts

BAUSCH + LOMB
See better. Live better.

Health & Wellness

DIABETES RESOURCES

LUMIFY
REDNESS RELIEVER EYE DROPS

optomap

vision rescue

Hearing Health

TruHearing

Money & Life Management

CareCredit

everplans

smartcredit

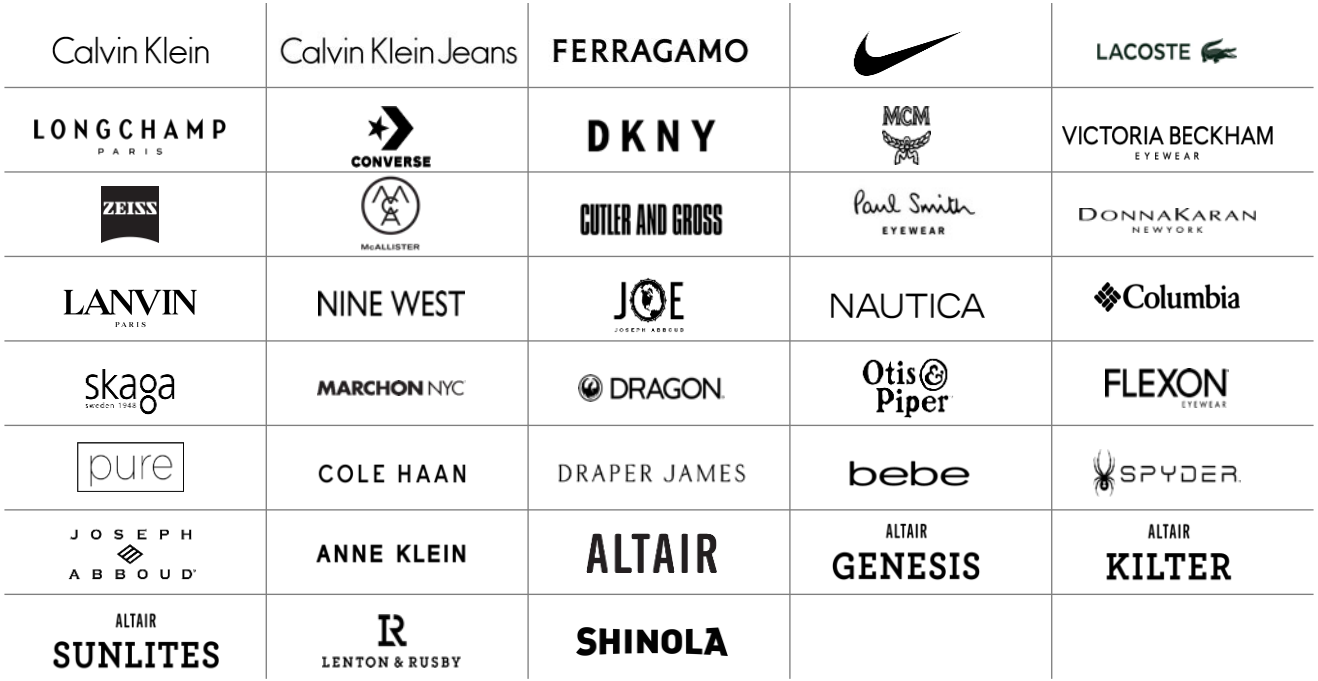
Leisure & Lifestyle

vsp simple values

*VSP Member Extras are only available through VSP network doctors or participating partners. Some offers may only be available to VSP members with applicable plan benefits. Promotions are evaluated regularly and are subject to change. VSP shall have no liability whatsoever for the services or products or the discounts that may be offered by third parties. These third-party offers are void where prohibited.

Classification: Confidential

Extra $20 on Featured Frames



Classification: Confidential

Savings On Hearing Aids

Like vision loss, hearing loss can have a huge impact on your quality of life. TruHearing® makes hearing aids affordable by providing savings to all VSP Vision Care members.

As a VSP member, you can save up to 60% on a pair of hearing aids with TruHearing.* Your dependents and even extended family members are eligible, too.

Learn more about this VSP Member Extras at **truhearing.com/vsp**.

TruHearing™



*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. 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.

Classification: Confidential



Availability of VSP Premier Edge may vary.
©2026 Vision Service Plan. All rights reserved.
VSP, Eyeconic, WellVision Exam, and ProTec Safety Plan are registered trademarks, VSP LightCare VSP Premier Edge, and VSP PremierMax are trademarks, and Computer VisionCare Plan is a service mark of Vision Service Plan.
All other brands or marks are the property of their respective owners.

Classification: Confidential

Thank You!

vsp™ vision care

Classification: Confidential

©2023 Vision Service Plan. All rights reserved.
VSP is a registered trademark.
All other brands or marks are the property of their respective owners. 111251 VCBR