



VSP & Nevada Health Link Partnership Overview

Sharon Alford, VP, Individual Vision, D2C

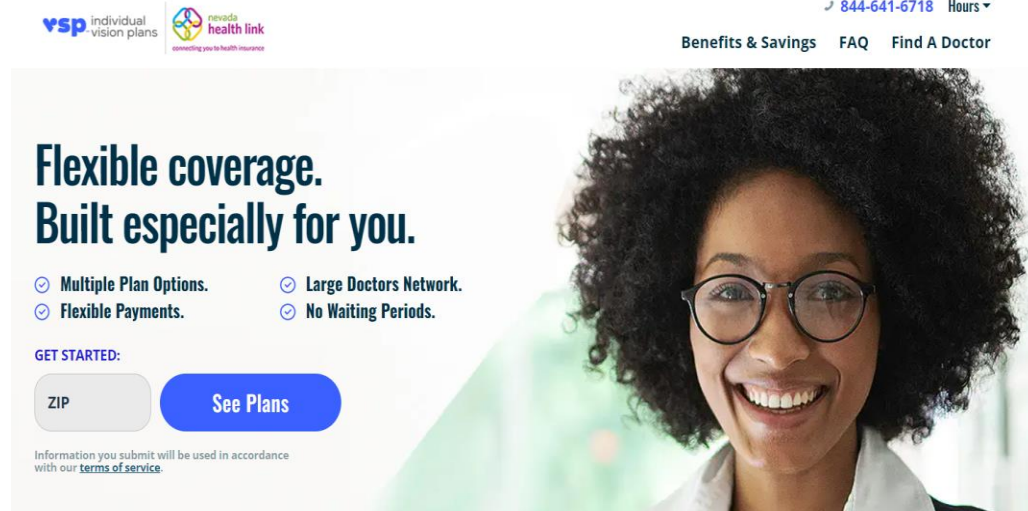
Mike Denhaan, Sr. Business Development Manager

Jake Herndon, Sr. Account Manager



Current Partnership Solution

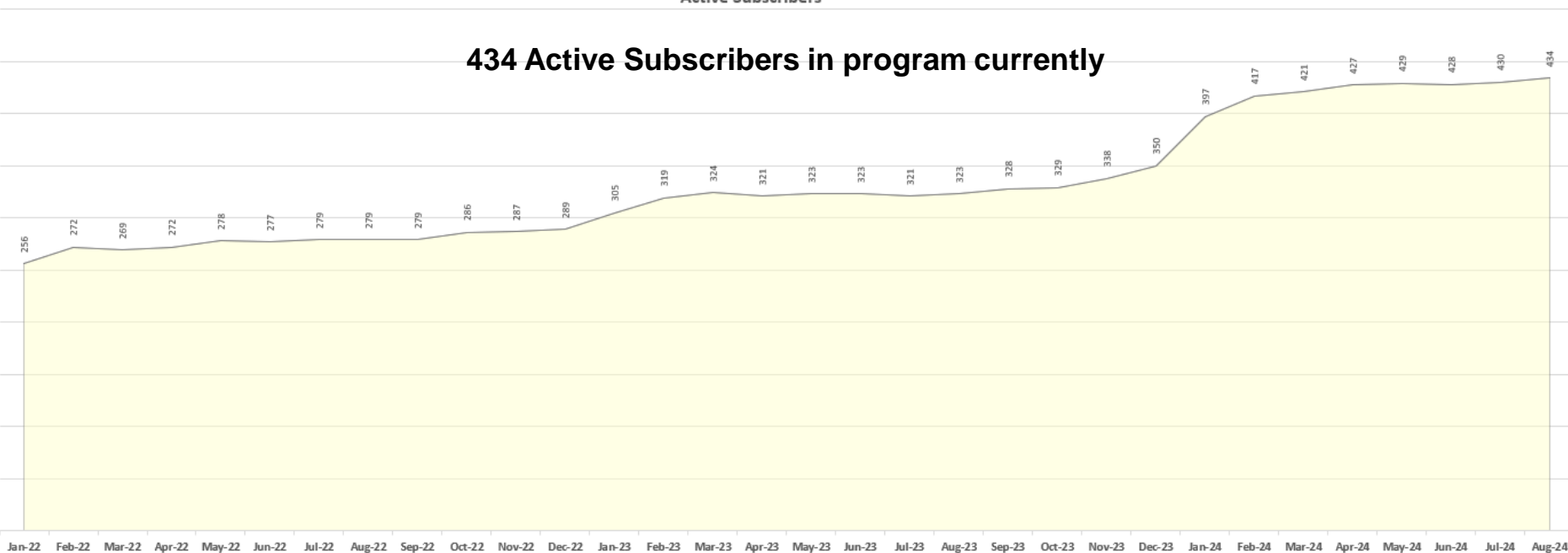
- Created a custom co-branded website for Nevada Health Link members to enroll
- Members can shop for a plan, compare pricing, find a Dr. in their area, be notified of limited time offers, find out more about VSP, reach out to a call center agent and use their benefits the next day all from the website.
- Currently 434 active subscribers
- January 2024, we saw the largest enrollment for any one month since inception
- Same solution as California, Idaho, Colorado, Kentucky, and Maryland State Exchanges



Enrollment Growth 2022-Current date

Active Subscribers

434 Active Subscribers in program currently



VSP Reporting to SSHIX

Weekly membership file shared via secure reporting portal with SSHIX

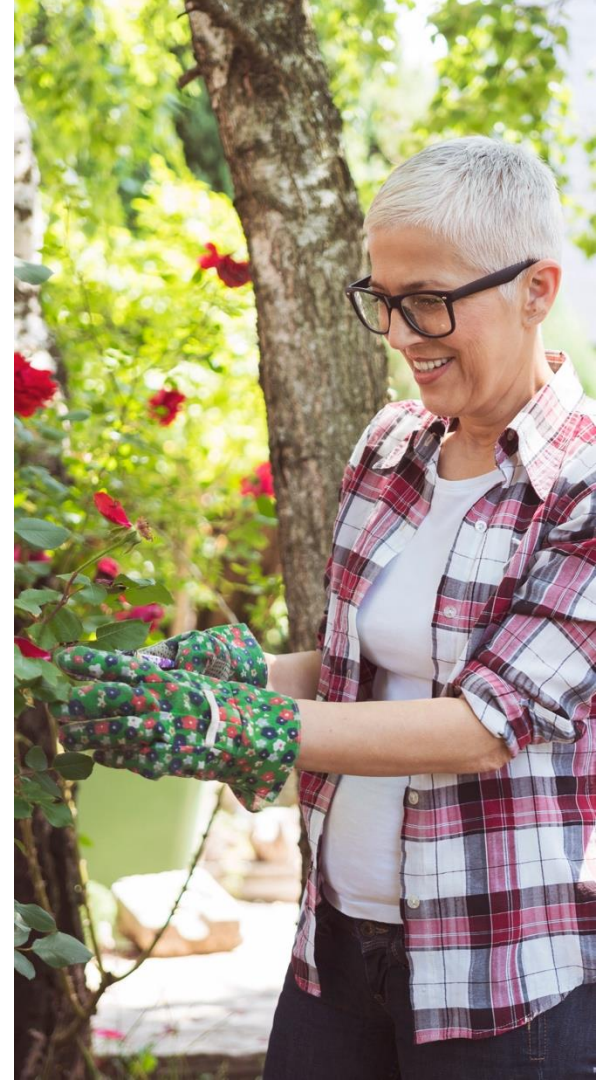
Some of the reporting fields included are the following:

- Policy start date
- Membership tier (member, member + 1, member + family)
- Payment frequency (monthly vs annually)
- Product(s) chosen
- Active vs. canceled status



VSP Compliance and Oversight

- VSP adheres to all HIPPA standards
- Customer Service Agents: are nationally licensed life and health insurance agents who possess a background in insurance and a minimum of one to two years of experience. The team of licensed agents are knowledgeable in state-by-state qualifications and provide support.
- Bilingual/multilingual (English/Spanish) customer care specialists with translation support for more than 200 additional languages and dialects
- Our teams are expected to meet a standard of 80% of calls answered within 30 seconds and an abandon rate of less than 3%. Individual representatives must also meet strict additional guidelines with at least 10 calls are reviewed and graded monthly. The criteria for this grade are established on the call grading form:
- Agents must achieve a 95% rating.
- Failure to meet the standards leads to an improvement protocol that includes additional coaching and training and may trigger other disciplinary actions, as necessary.



Focus on Value and Retention

Member Nurturing

Targeted communications personalized to provide the right information at the right time

Staying Connected

Members stay informed through multiple channels including email, direct mail and call center support

Understanding Member Needs

Ongoing product research, industry expertise and member feedback to understand unique member needs and expectations

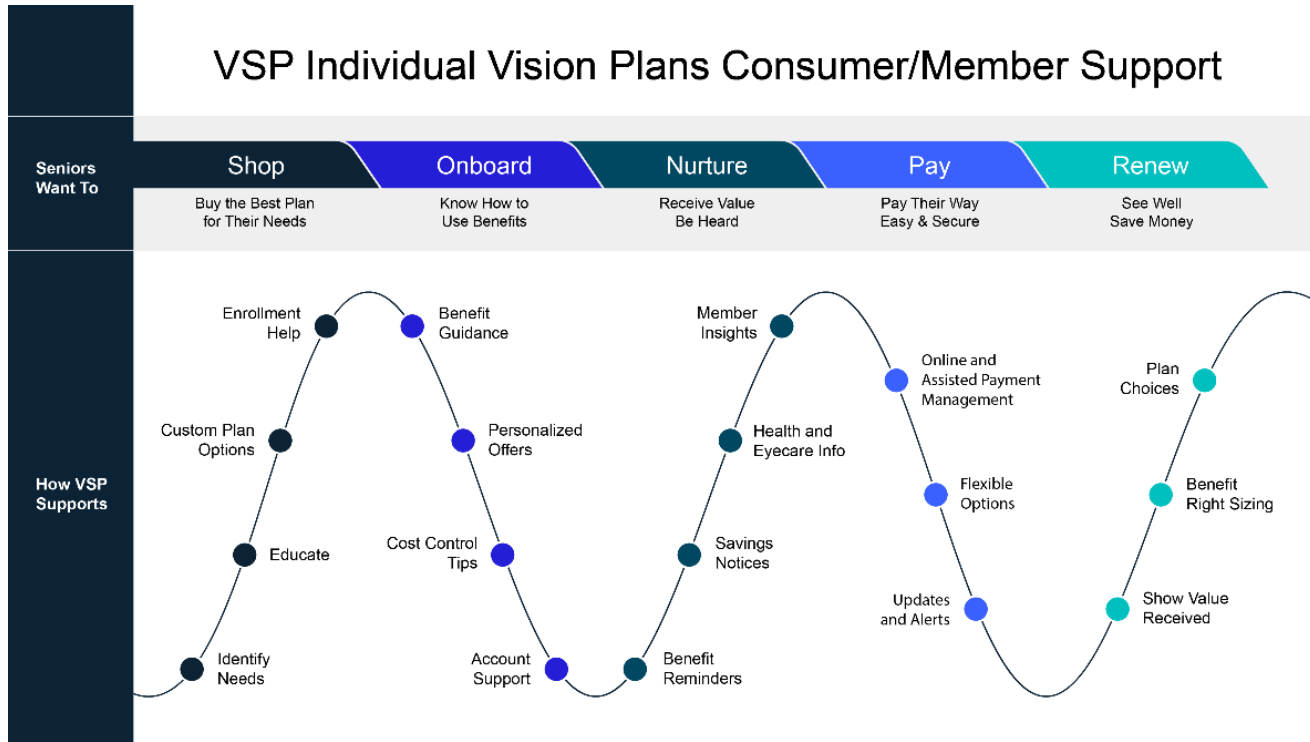
Online Convenience

Easy 24x7 access to benefits, prior visits, in-network savings and account and payment updates on vsp.com

Nationwide Network of Eye Doctors

With more than 37,000 in-network locations to choose from, it's convenient and easy for members to get the most out of their benefits at a private-practice doctor, a Visionworks retail location, or online at Eyeconic

Member Journey



Integrated Solution*

- VSP can fully integrate into a platform model vs. a smartlink model
- Hold trainings for customer service reps
- Handle certain member communications
- Requires a new contract and security questionnaire to be completed

** This would require additional IT resources, staff resources, increased costs to both parties to move business models*



Meeting Vision Care Needs

92%

Overall Satisfaction¹

91%

Annual Renewal Rate²

8 out of 10 members consistently say they are likely to stay with VSP for a lifetime³