vsp individual vision plans

Welcome to VSP® Individual Vision Plans Training

2026-2027



Mike Denhaan
Sr. Business Development Manager
VSP Individual Vision



VSP Vision Classification: Restricted

Largest Groups in Need of Coverage

Adults on ACA not covered

Pre-65



4M

Americans are turning 65 each year through 2027[1]

Marketplace



24M

People selected a marketplace health insurance plan in 2025[2]

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[4]

Are you asking your clients if they wear glasses or contacts?

1. Retirees 55+, CBS News, January 2024.; **2.** Centers for Medicare & Medicaid Services Jan 2025.; **3.** Bureau of Labor Statistics March 2026.; **4.** KFF Health News Aug 2025

VSP Vision Classification: Restricted

Low Out-of-pocket Costs with VSP

Typical Annual Savings Example*

Standard Plan	Walk-in Prices	With a VSP Plan	Savings	
Comprehensive Exam	$214	$15	**$199**	Typical Savings after Premium – **$366**
Frames	$253	$82	**$171**	
Rx Lenses Copay Single Vision	$118	$25	**$93**	
Optional Lens Enhancements				
Anti-Glare	$161	$85	**$76**	
Polycarbonate	$66	$35	**$36**	
Annual VPS Plan Cost		$204	**$-204**	
Total	$812	$446	**$366**	

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.

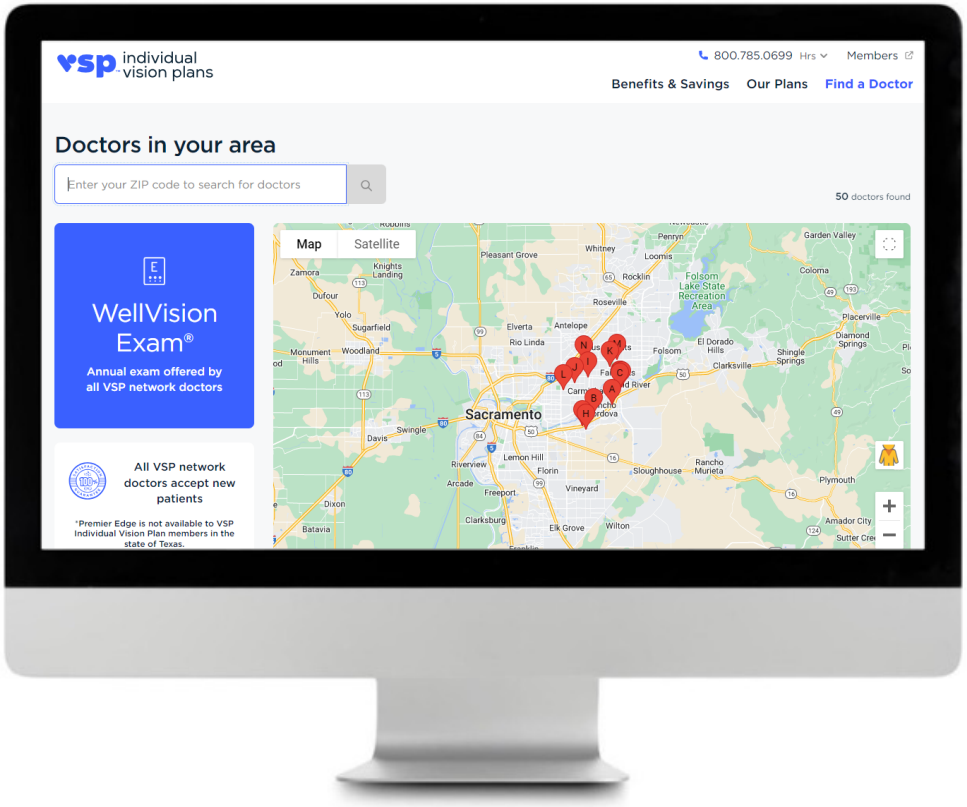
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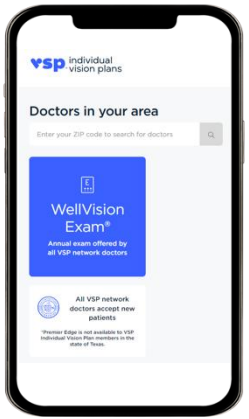
Member Value - Finding an Eye Doctor Easily and Quickly

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





Classification: Public

A Network That Continues to Grow

With millions of members nationwide, VSP provides access to a broad network of eye doctors, convenient care locations, and trusted retail partners.



Look for the Heart
Helping Members Use their Benefits Wisely[1]

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

*1. Only available to VSP members with applicable plan benefits. Frame brands and promotions are subject to change. It's simple: Follow Your Heart. Look for the VSP heart logo stamped on the lens of your favorite glasses to quickly identify the Featured Frame Brands that will help you maximize your VSP benefits.

VSP Vision Classification: Restricted

How to find the VSP link (two options)



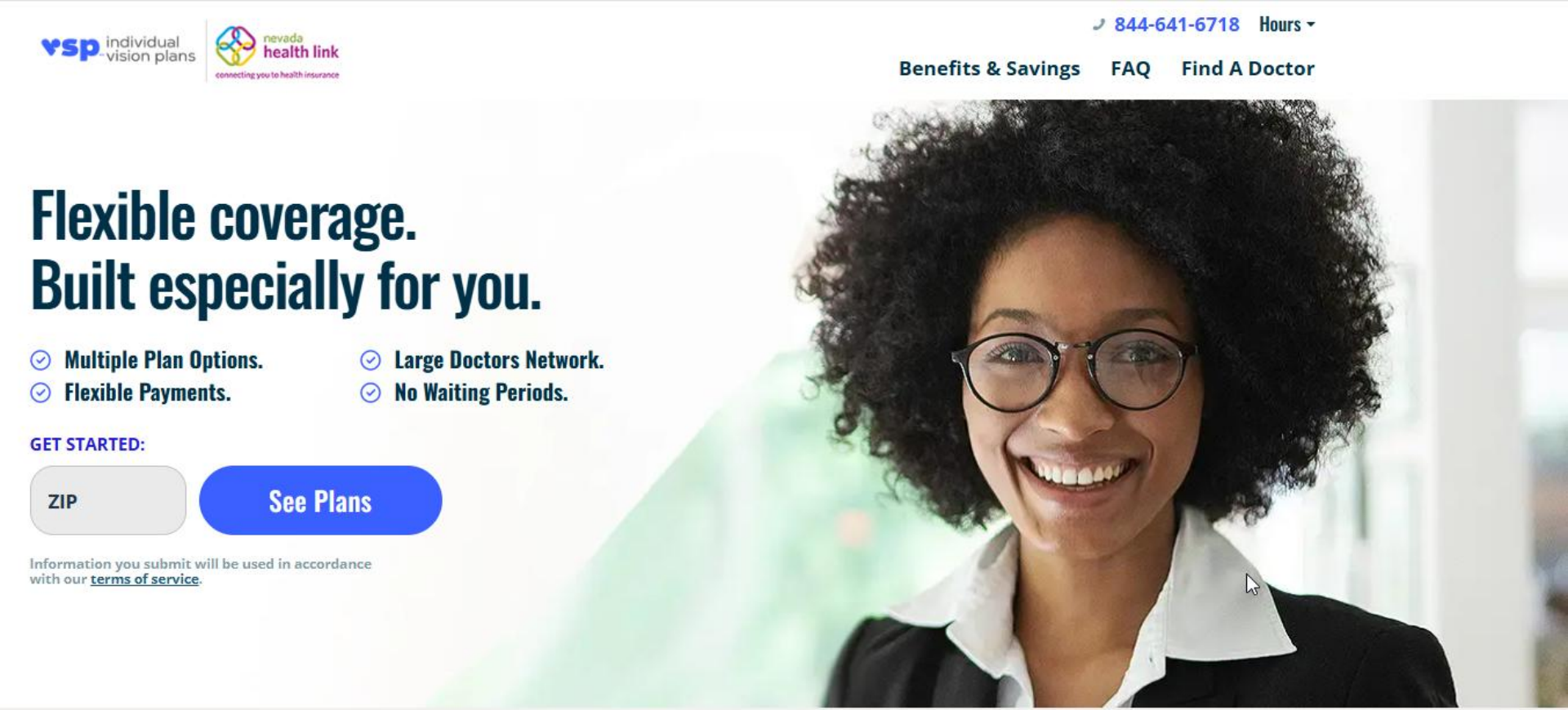


Steps to find VSP link on nevada health link main page

- nevada health link main page - https://www.nevadahealthlink.com/
- Get Started tab, top of menu Blue arrow
- Plan Options & What's Covered
- Bottom of page Vision Plans (LEARN MORE)
- Vision Coverage through VSP (GET A FREE QUOTE)
- https://www.vspdirect.com/4NV/welcome

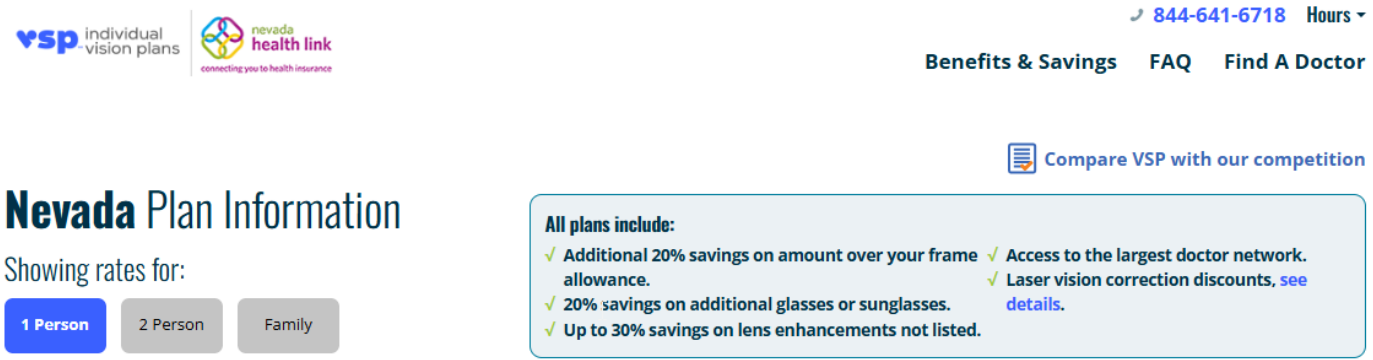
Classification: Public

Nevada Healthlink page



Classification: Public

Options and Rates



Classification: P

Plan Details



Classification: Public

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.

Classification: Public

Standard 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, 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

Classification: Public

*This plan is available in all states for all members.

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.

Classification: Public

Choosing Right-Fit Plans for a Variety of Needs

BASIC PLAN

Standard Plan

- Most popular, low-cost, no HVA fees
- Great for those looking to save as much as possible
- $15 copay for WellVision Exam®
- $25 copay for prescription glasses
- $150 frame allowance, or $150 contact lens allowance

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 contact lens allowance
- $55 allowance for progressive lenses



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

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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.



93%
Overall Satisfaction[1]

92%
Annual Renewal Rate[2]

1. VSP Individual Vision Plan Member Post-Claim Satisfaction Survey for all Individual Plan members in the Indirect channel as of 12/31/2025, n=5368; 2. Year-end 2025 VSP Indirect Membership data

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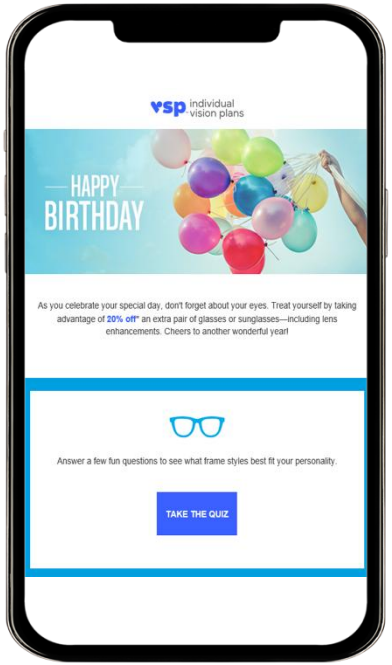
We Take Care of the Rest

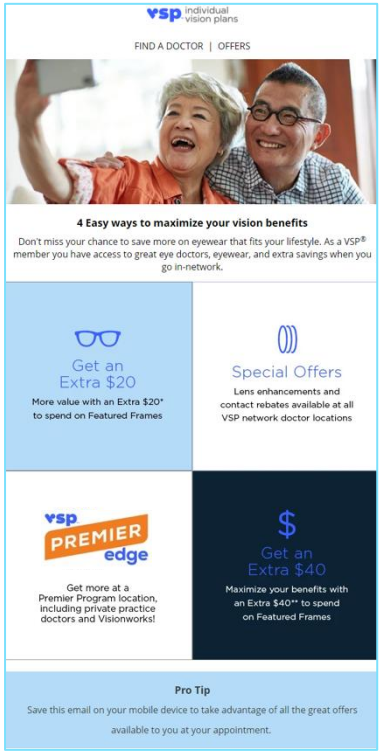
Once enrolled, we make it easy for members to access the eye care and eyewear they need.

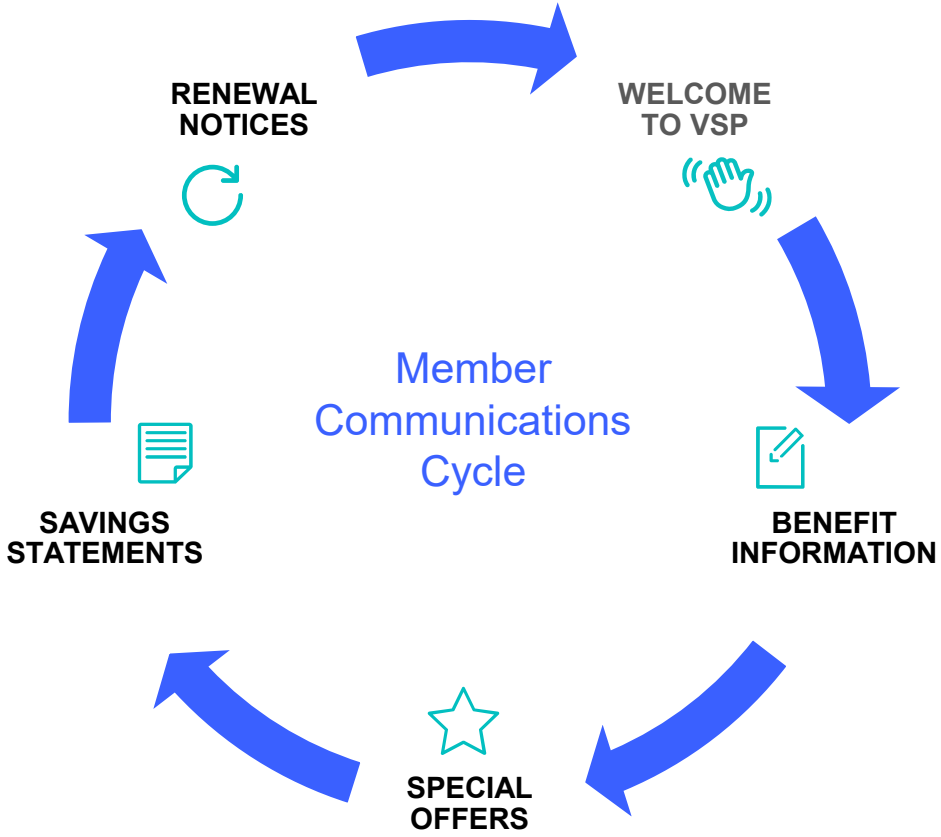
- No membership ID card needed to access care
- We take care of all onboarding and lifecycle communications
- We handle all renewals

Classification: Public

Member Communications







Classification: Public

Thank You



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