

As a VSP Ambassador, we know you field questions from your peers on various topics. Questions could come up in formal settings during presentations, or during a casual networking opportunity.

When engaging in conversations, it's important to remember:

- If you're talking to your peers on VSP's behalf, you're a spokesperson.
- There's no such thing as off the record.
- Don't speculate or engage in 'what if' conversations.
- No one is an expert in everything, and as an Ambassador, we don't expect you to be either.
- It's ok to say "I don't know and will get back to you." The Ambassador Team can connect you with a Subject Matter Expert for more detailed discussions or direct follow-up with the doctor or practice.

The following key messages and proof points are intended to help guide your discussions and address questions that you may receive from your peers. These, along with other resources that have been shared on the Ambassador Website, will be valuable in preparing for your Value Meetings. These are just guides, and you should infuse your own voice and tone to make the answers your own.

Remember, you don't have to answer every question, but speculation should be avoided. If you need help transitioning back to your key messages, we suggest using a bridging phase like the following, to come back to what we know is true and want our audience to remember:

- *"I don't have all the answers, but what I can tell you is..."*
- *"That's one perspective, but let me give you another..."*
- *"I can't speculate on that, but what I can tell you is..."*

Ambassador Value Meeting Talking Points

1. **The Value of VSP Vision Care and Patient Flow:** With the critical connection between vision care and overall health, VSP encourages millions of VSP Vision Care members to visit a VSP network doctor, supporting access to millions of patients and millions of dollars in revenue each year.
 - In 2025, 14.2M VSP members visited a VSP network private practice location, resulting in 21.4M claims and \$4.9B paid*
 - Patients with vision insurance receive eye exams more frequently than those without vision coverage.
 - 64% of respondents with managed vision care reported having an eye exam in the last 12 months**
 - While we all want a fee increase, VSP's reimbursement rates are, on average, better than any other vision plan in the U.S. And three out of four of all VSP members visit a private practice for care.
 - Annual adjustments to OD reimbursement rates will create a domino effect of costs that hurt practices: discouraging businesses from offering employee benefits, reducing patient flow, and deterring patients from getting care or materials until they reach a crucial need.
 - Now through December 2027, PECAA Max members can maximize their revenue and get up to \$15 in total exam rebates per VSP® commercial eye exam through the VSP Vision Exam Rebate, due to an extension of the \$5 Marchon | Altair Enhancement (formerly the \$5 Limited-Time Rebate Enhancement) for aligning both Marchon and Altair with PECAA Max. This is just one more way VSP and PECAA are doubling down to support private practices.

*2025 data; private practice locations only; paid amount is gross revenue plus additional rewards and payments

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2. **Doubling Down on Private Practice:** At VSP Vision, we remain committed to supporting private practices like yours with programs and resources designed to help you thrive. We're excited to share initiatives all focused on elevating optometry and doubling down on our investment in your success:
 - o Build the future of your practice with confidence through tailored private practice optometry loan programs offered by **Vision One Credit Union and powered by VSP Vision**. Whether looking to expand a practice, purchase an existing practice, or secure funding for equipment, flexible financing options are available to all VSP network practices, with special rates for expansion into underserved areas, and stackable incentives and enhancements for practices participating in VSP Premier Edge™ and PECAA Max.
 - o With **VSP® OD Recruitment Support**, dedicated specialists will recruit and match qualified OD candidates to your practice, easing the hiring burden at no cost to you. VSP OD Recruitment Support is a new benefit available now for PECAA Max members on the VSP network.
 - o As part of VSP Vision's commitment to simplify and enhance Premier Edge and PECAA Max, training and education currently offered through Premier Edge Training and Education, UUniversity, VSPOnline, and PECAA will transition to the **enhanced UUniversity platform** beginning on January 20, 2026. Learners will now have access to a single, unified training and education destination that provides consistent experience and tailored course recommendations based on their relationship with VSP Vision.

These initiatives join other recent actions—like extending the VSP Vision Exam Rebate through 2027—to give private practices support, value, and stability every step of the way.
3. **Partnering with SOAs in Support of the Profession:** To date, VSP has supported state and regional associations with over \$6 million in sponsorships so they can advocate for your future.
 - o VSP works with State Optometric Associations to expand scope and ensure public access to comprehensive eye exams.
 - VSP is the sole-sponsor of the Pennsylvania Optometric Association's public awareness campaign for the Children's Vision Bill (SB 780) aimed at increasing access to eye care in partnership with school nurses in the state.
 - VSP has supported multiple scope of practice expansion bills and joined forces with states in opposing "Not-a-Doctor" legislation.
 - o In partnership with state Ambassadors, VSP is hosting training workshops with a focus on simplifying how providers do business with VSP and maximizing revenue opportunities through programs like coordination of benefits and Essential Medical Eyecare.
4. **Supporting Disaster Relief Through VSP Eyes of Hope:** Through VSP Eyes of Hope programs, VSP has helped 4.5 million people in need gain vision care, donated 2.8 million pairs of eyewear, and invested \$21.5 million in disaster relief.
 - o North Carolina was most impacted by Hurricane Helena. VSP provided a \$50,000 unrestricted grant to the state association to help doctors recover.
 - o When the Hawaiian wildfires devastated Lahaina in August 2023, VSP provided a \$55,000 grant for optometric recovery efforts.
5. **Advocating for the Value of Managed Vision Care:** There are both industry and non-industry forces at work, including proposed legislation in multiple states and at the federal level, that are taking aim at how the profession and the vision care industry operate.

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- o These legislative efforts not only stand to lessen the value patients derive from vision care but also create unintended consequences for those of us who rely on the steady patient flow and the revenue VSP delivers.
- o Not all managed vision care plans are the same, and legislative attempts against managed vision care carry risks. These new laws, if approved, will no doubt have an impact on private practice and optometry.
 - If further legislative attempts are successful, where will your existing and future VSP patients go?
 - Will they return as often as they do with VSP insurance?
 - If VSP loses a client contract, might those patients come back but with a plan that pays you less?
 - Or, if VSP is limited in its ability to market on your behalf, will you lose patients altogether to plans that are retail driven and with unlimited marketing and promotional resources?