

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. More than 70% of all VSP members visit a private practice for care. And VSP members are more than twice as likely to visit their optometrist than self-pay patients.
 - 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.
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:
 - 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.
 - 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.
 - Through the **enhanced UUniversity platform**, learners now have access to a single, unified training and education destination that provides a 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 \$7 million in sponsorships so they can advocate for your future.
 - VSP works with State Optometric Associations to expand scope and ensure public access to comprehensive eye exams.

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

**Vision Council/Consumer Insights Q4 2025 research

- 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.
 - 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.
- North Carolina was most impacted by Hurricane Helena. VSP provided a \$50,000 unrestricted grant to the state association to help doctors recover.
 - When the Hawaiian wildfires devastated Lahaina in August 2023, VSP provided a \$55,000 grant for optometric recovery efforts.