

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 – think of them as your life rafts – are intended to help you address questions that you may receive from your peers. These, along with additional messaging resources that have been shared, can be your guide in responding to questions. 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 and personal views 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 do 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..."*

**Frequently Discussed Topics**

- [Fees/Reimbursements](#)
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Frequently Discussed Topics	
Fees/Reimbursements	
<b>Why won't VSP increase exam fees for network doctors?</b>	VSP is focused on the long-term success of the profession. The goal is to reimburse doctors fairly while staying competitive in the marketplace. On average, VSP's reimbursement rates are higher than other managed vision care plans.
<b>How can I increase my revenue with VSP?</b>	As a purpose-driven company, VSP can reinvest in network practices through fees and other compensation opportunities so doctors can focus on meeting the needs of patients.
<b>How can VSP afford student loan repayment, PECAA, Visionworks, Eyemart</b>	<ul style="list-style-type: none"> <li>• Doctor fees and programs account for 86 cents out of every dollar of VSP's revenue.</li> <li>• VSP Premier Edge and PECAA Max are some of the strategic ways practices can maximize their relationship with VSP and gain access to opportunities for savings and increased earning potential.</li> </ul>

\*Associated footnote: Aggregate VSP claims data from January 1, 2025 – December 31, 2025.

\*\*Associated footnote: Aggregate VSP claims data from legacy program July 2014 – December 2019 and current program January 2020 – December 2025.

<p><b>Express, etc., but not increase exam fees?</b></p>	<p>In addition to exam fees, VSP Vision is doubling down and increasing investments in provider programs to deliver value, support, and other opportunities for revenue including:</p> <ul style="list-style-type: none"> <li>• <b>VSP Premier Edge</b> - Premier Edge helps connect valuable VSP members to practices, saving practices time and helping them keep their competitive edge. Benefits include the Premier Edge banner on the <b>VSP® Find a Doctor Directory</b> on <b>vsp.com</b>, personalized and complimentary marketing support, and cost savings on products and services.</li> <li>• <b>PECAA Max</b> - PECAA delivers a variety of valuable benefits to VSP private practice providers that are members of PECAA Max. Benefits include a variety of rebates, OD hiring support for your practice, higher earnings for Unity Rewards, and more.</li> <li>• <b>The VSP Vision Exam Rebate</b> - Together, PECAA and VSP Vision share a commitment to supporting the success of independent eye care professionals. The VSP Vision Exam Rebate, offered by PECAA beginning June 2023 and extended through 2027, provides the opportunity for PECAA Max members to receive an additional \$5 Vision Exam Rebate Enhancement on VSP commercial exams—for a total rebate potential of \$15 per eye exam through 2027.</li> <li>• <b>The VSP Vision Student Loan Repayment Program</b> - The <b>\$14 million</b> investment provides selected ODs up to \$200,000 in debt relief if they commit to working in a targeted VSP-owned location or VSP network private practice.</li> </ul>
<p><b>VSP Premier Edge</b></p>	
<p><b>How does VSP Premier Edge benefit network practices?</b></p>	<p>VSP Premier Edge and PECAA Max have been enhanced to bring practices greater value through VSP member connections, new rebates, expanded education offerings, and more.</p> <p>Premier Edge helps connect valuable VSP members to practices, saving practices time and helping them keep their competitive edge.</p> <ul style="list-style-type: none"> <li>• Practices participating in Premier Edge have access to benefits that help them stand out to VSP members, including the highly visible <b>Premier Edge banner</b> on their vsp.com Find a Doctor Directory listing that can help more patients find their practice. Practices with the banner average 4.8 times more user clicks than listings without it.*</li> <li>• Premier Edge participants also receive <b>personalized and complimentary marketing support</b> to help market their practice and attract and retain valuable patients. Practices participating in Premier Edge average 40% more new patients.**</li> <li>• Practices participating in Premier Edge can offer <b>VSP patients money-saving offers, promotions, and benefits, including the Premier Edge Promise</b>, that can help increase patient satisfaction. The Premier Edge Promise gives VSP members extra protection to replace their glasses if they break, if their prescription changes, or if they don't love the glasses they chose – all at no cost to the practice.</li> <li>• Other valuable benefits include special offers from leading industry partners; training and education opportunities for everyone in the practice; special PECAA pricing on a variety of offerings, including certification, products, and courses; and more.</li> </ul>

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<p><b>What is VSP doing to support providers who aren't participating in Premier Edge?</b></p>	<p>Each year, VSP network doctors deliver thousands of hours of care to VSP members and helping people see. That's why VSP reinvests in the profession and the long-term success of network practices so doctors can focus on meeting the needs of patients.</p> <ul style="list-style-type: none"> <li>• 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.</li> <li>• The VSP Vision Student Loan Repayment Program launched in 2023 with a goal to provide up to \$14M in debt relief to select ODs who commit to working in a targeted VSP-owned location or VSP network private practice in underserved communities where vision care is needed most.</li> <li>• In 2025, VSP launched the VSP Future Leaders Academy to give emerging ODs a competitive advantage with exclusive access to professional development resources such as in-person and virtual education, mentorship, networking events, and more.</li> <li>• To date, VSP has supported state and regional associations with over \$6 million in sponsorships so they can advocate for your future.       <ul style="list-style-type: none"> <li>○ 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.</li> </ul> </li> </ul>
<p><b>Why are Visionworks and Eyemart Express part of Premier Edge?</b></p>	<p>To ensure VSP meets the expectations of clients and deliver on member preferences, it is critical we offer network choice that secures healthy patient flow to practices. Visionworks and Eyemart Express locations are a choice for VSP members to use and maximize their benefits in a Premier Edge location that meets their personal needs.</p> <p>Exams at Visionworks locations account for 5.2% of VSP claims nationally.*</p>
<p><b>PECAA Max</b></p>	
<p><b>How does PECAA Max benefit network practices?</b></p>	<p>VSP Premier Edge and PECAA Max have been enhanced to bring practices greater value through VSP member connections, new rebates, expanded education offerings, and more.</p> <p>PECAA delivers a variety of valuable benefits to VSP private practice providers that are members of PECAA Max.</p> <ul style="list-style-type: none"> <li>• PECAA Max members can take advantage of a variety of rebates, including the <b>VSP Vision Exam Rebate</b>. Now through December 2027, PECAA Max members can get up to \$15 in total exam rebates per VSP commercial eye exam.</li> <li>• PECAA Max members on the VSP network have access to <b>VSP OD Recruitment Support</b>, a new no-cost benefit that provides a dedicated talent acquisition specialist to recruit and match qualified OD candidates.</li> <li>• PECAA Max members can earn up to <b>10 points more in Unity Rewards</b> than non-PECAA members.</li> <li>• In addition to an extensive peer network of private practices to support each other, PECAA Max offers vendor discounts and rebates to boost profitability; personalized business advisory services; education and training for the whole team; and more to help practices thrive.</li> </ul>
<p><b>How does the PECAA VSP Vision Exam Rebate work?</b></p>	<ul style="list-style-type: none"> <li>• Together, PECAA and VSP Vision share a commitment to supporting the success of independent eye care professionals.</li> </ul>

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	<ul style="list-style-type: none"> <li>• Doctors have told us about the financial challenges that come with owning and operating a private practice in today’s environment and the VSP Vision Exam Rebate is one opportunity for VSP to deliver enhanced value to PECAA members when they deliver care to their VSP Vision Care patients.</li> <li>• The VSP Vision Exam Rebate, offered by PECAA beginning June 2023 and extended through 2027, provides the opportunity for PECAA Max members to receive an additional \$5 Vision Exam Rebate Enhancement on VSP commercial eye exams—for a total rebate potential of \$15 per eye exam through 2027.</li> </ul>
<b>Career Support Offerings for ODs</b>	
<p><b>How does VSP support ODs throughout their careers?</b></p>	<p>There are several ways VSP supports ODs through their careers including:</p> <ul style="list-style-type: none"> <li>• Partnerships developed with educators and students help the next generation of optometrists build their careers, establish strong relationships, and receive access to training, resources, and career opportunities.</li> <li>• <b>VSP Vision Student Loan Repayment Program</b> <ul style="list-style-type: none"> <li>○ This new program provides selected ODs up to \$200,000 in debt relief if they commit to working in a targeted VSP-owned location or VSP network private practice.</li> <li>○ Unlike other loan repayment programs, the VSP program also promotes and supports private practice by helping private practice ODs who are looking to hire their next optometrist stand out to a wider pool of candidates.</li> </ul> </li> <li>• <b>VSP Vision Careers in Eye Care</b> <ul style="list-style-type: none"> <li>○ A go-to source for students, recent grads, and optometric professionals to find immediate job opportunities in a variety of practice settings: private practice, retail, corporate, medical, or onsite clinics.</li> <li>○ Dedicated VSP recruiters will help job seekers find the setting that is right for them.</li> </ul> </li> <li>• <b>VSP OD Recruitment Support</b> <ul style="list-style-type: none"> <li>○ A program designed to offer high-touch personalized support to doctors looking to hire an associate for their practice.</li> <li>○ The program offers personalized recruiting support for VSP network doctors participating in PECAA Max to help ease the burden of hiring for their practice.</li> </ul> </li> <li>• <b>VSP Future Leaders Academy</b> <ul style="list-style-type: none"> <li>○ Through the <b>Future Leaders Academy</b>, emerging ODs can develop the valuable leadership skills needed to advance their careers and establish strong relationships within the optometric industry.</li> <li>○ Focuses on supporting early-career optometrists with exclusive access to professional development resources, such as in-person and virtual education, mentorship with senior-level optometrists, networking events, and more.</li> </ul> </li> </ul>
<b>Member Marketing and Communications</b>	
<p><b>Why does VSP have retail on the network? Does VSP send members to owned locations, like Visionworks? Why is VSP contacting my patients?</b></p>	<ul style="list-style-type: none"> <li>• To ensure VSP meets the expectations of clients and deliver on member preferences, it is critical we offer network choice that secures healthy patient flow to practices.</li> <li>• Patient flow remains the priority for practices, and VSP is committed to amplifying the importance of eye care to VSP members and encouraging members to visit a VSP network provider for their care. In fact, 3 out of 4 VSP members choose private practice for their eye care and eyewear.</li> <li>• VSP marketing encourages VSP members to use and maximize their benefits in a Premier Edge location that meets their personal needs. Marketing to members includes:       <ul style="list-style-type: none"> <li>○ <b>Visionworks</b> leverages a mix of email, direct mail, digital, social, and broadcast channels to consumers at large, including VSP members and non-members. This includes monthly direct marketing to VSP members in Visionworks markets that</li> </ul> </li> </ul>

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	<p>have not used their benefits, have gone out of network, or have not been utilizing their benefits at a Premier Edge location in the last two years. Broader consumer marketing is used as needed, including markets where new Visionworks locations have opened.</p> <ul style="list-style-type: none"> <li>○ <b>Eyeconic</b> was created specifically as an additional VSP network doctor referral channel for consumers who prefer to shop online.           <ul style="list-style-type: none"> <li>▪ Eyeconic represents less than 1% of VSP claims.*</li> <li>▪ Some doctors believe that pulling a VSP authorization triggers Eyeconic marketing to the patient. This is not true.</li> <li>▪ Any timing between a patient’s visit and Eyeconic marketing is coincidental. However, due to a monthly cadence, this can seem to coincide with a patient’s annual eye exam.</li> <li>▪ Members only receive direct marketing about Eyeconic based on one of three criteria:               <ul style="list-style-type: none"> <li>• Member is a previous Eyeconic customer and/or has agreed to receive weekly Eyeconic emails</li> <li>• Part of a larger member segment that receives VSP member marketing, which includes one Eyeconic email per month, and messaging via the EnVision Newsletter</li> <li>• Based on an online eyewear search</li> </ul> </li> </ul> </li> </ul>
<b>AOA</b>	
<p><b>Why is VSP fighting with the AOA?</b></p>	<p><b>VSP hopes to find common ground with the AOA</b> and believes there are many areas of opportunity for us to work together in making a positive difference for the profession. In the meantime, there are some areas where we must agree to disagree because AOA’s platform includes a series of untested policies that could put doctors’ patients and revenues at risk.</p> <p><b>VSP supports optometry.</b> From billions of dollars in patient revenue delivered to doctors, to millions of dollars in support for students and young ODs, VSP remains committed to optometry now and in the future. No matter the disparaging or untrue claims of the AOA, we will continue this work.</p>
<b>VSP Find a Doctor Directory</b>	
<p><b>How does the VSP Find a Doctor Directory work?</b></p>	<p>The VSP <i>Find a Doctor Directory</i> lets members search by zip code, city/state, office name, or provider name. Results are based on distance from the center of the searched zip code and may include nearby locations in other zip codes.</p> <p>The closest providers are shown first, and up to three Premier Edge locations may be featured at the top.</p>
<p><b>Why do some Providers show up in multiple listings?</b></p>	<p>Providers may appear in multiple listings when services are split between separate business entities even if they share the same location. These entities often have different tax IDs.</p>

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