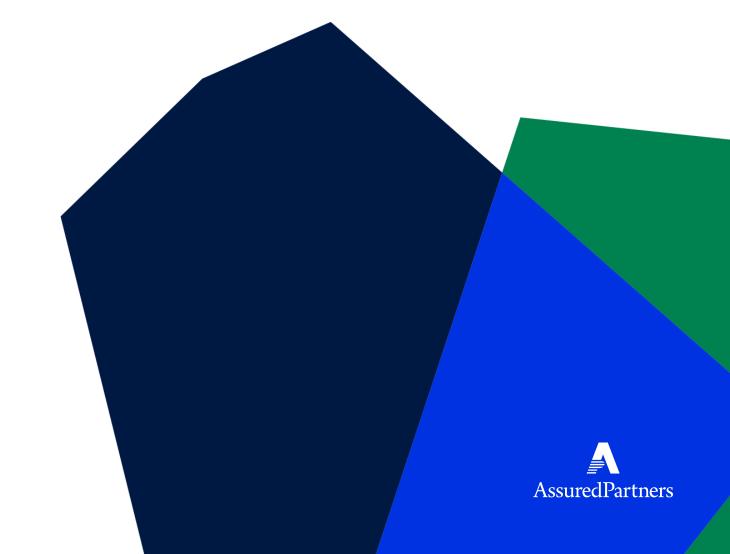
## **MARS** Associates Information Session



October 14<sup>th</sup>, 2025

## **AssuredPartners Team**



Jon Elmore Senior Account Executive

Overall Benefits strategy including management of renewal process, consulting for financial and claims analysis, escalated service requests.



Jon.elmore@assuredpartners.com



303-228-2206



Mandy Ostrom Senior Account Manager

Provides day to day support for service inquiries and general questions from Employers including escalated billing and claims support.



Amanda.Ostrom@assuredpartners.com



(720) 510-9521



### 2026 VSP Individual Vision Plans



#### Quality care you deserve.

VSP\* Individual Vision Plans offer affordable, full-service coverage you can purchase on your own. Get customized coverage for new glasses, including a generous frame allowance, and savings on lens enhancements, like progressives.



#### Styles you'll love.

VSP members get an extra \$20 to spend on Featured Frame Brands that fit you and your lifestyle.¹ Plus, access to savings up to 30% on lens enhancements, like anti-glare coating, light-reactive lenses, and progressive lenses.²



#### Savings you expect.

Count on reliable, year-round savings for your vision. As a VSP member, you can save on eyewear and eye care and get member exclusive offers and savings. Typical annual savings are more than \$300.3

#### Using your VSP benefit is easy.

- Find an in-network doctor based on your plan type, visit vsp.com or call 800.877.7195.
- With thousands of in-network locations to choose from, including private practice doctors and retail locations nationwide, getting the most out of your benefits is easy.

Enjoy hassle-free eye care with no claim forms to complete. At your appointment, tell your doctor you have VSP, and we'll handle the rest.



## 2026 VSP Individual Vision Plan: Standard Plan

BENEFIT	DESCRIPTION	COPAY	FREQUENCY	
YOUR COVERAGE WITH A VSP PROVIDER <sup>4</sup>				
WELLVISION EXAM®	Focuses on your eyes and overall wellness     Routine retinal screening	\$15 Up to \$39	Every 12 months	
PRESCRIPTION GLASSE	ES	\$25	See frame and lenses	
FRAME <sup>5</sup>	\$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) Anti-glare coating Tints/Light-reactive lenses Tinted (colored) lenses Impact-resistant lenses Scratch-resistant coating UV protection Blue light filter Average savings of 30% on other lens enhancements	\$0 - \$175 \$41 - \$85 \$75 \$15 - \$17 \$35 \$17 - \$33 \$16 \$15	Every 12 months	
CONTACTS (INSTEAD OF GLASSES)	\$150 allowance for contacts and contact lens exam (fitting and evaluation)     15% savings on a contact lens exam (fitting and evaluation)	\$0	Every 12 months	
ADDITIONAL SAVINGS	<ul> <li>Glasses and Sunglasses</li> <li>Discover all current eyewear offers and savings at vsp.com/offers.</li> <li>20% savings on unlimited additional pairs of prescription or non-prescription glasses/sunglasses, including lens enhancements, from a VSP provider within 12 months of your last WellVision Exam.</li> <li>Laser Vision Correction</li> <li>Average of 15% off the regular price; discounts available at contracted facilities.</li> <li>Exclusive Member Extras for VSP Members</li> <li>Contact lens rebates, lens satisfaction guarantees, and more offers at vsp.com/offers.</li> <li>Save up to 60% on digital hearing aids with TruHearing®. Visit vsp.com/offers/special-offers/hearing-aids for details.</li> </ul>			



## 2026 VSP Individual Vision Plan: Premium Plan

BENEFIT	DESCRIPTION	COPAY	FREQUENCY	
YOUR COVERAGE WITH A VSP PROVIDER⁴				
WELLVISION EXAM®	Focuses on your eyes and overall wellness     Routine retinal screening	\$10 Up to \$39	Every 12 months	
PRESCRIPTION GLASSES		\$20	See frame and lenses	
FRAME <sup>5</sup>	\$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)     Anti-glare coating     Tints/Light-reactive lenses     Tinted (colored) lenses     Impact-resistant lenses     Scratch-resistant coating     UV protection     Blue light filter     Average savings of 30% on other lens enhancements	\$0 - \$120 \$41 - \$85 \$75 \$15 - \$17 \$35 \$17 - \$33 \$16 \$15	Every 12 months	
CONTACTS (INSTEAD OF GLASSES)	\$200 allowance for contacts and contact lens exam (fitting and evaluation)     15% savings on a contact lens exam (fitting and evaluation)	\$0	Every 12 months	
ADDITIONAL SAVINGS	<ul> <li>Glasses and Sunglasses</li> <li>Discover all current eyewear offers and savings at vsp.com/offers.</li> <li>20% savings on unlimited additional pairs of prescription or non-prescription glasses/sunglasses, including lens enhancements, from a VSP provider within 12 months of your last WellVision Exam.</li> <li>Laser Vision Correction</li> <li>Average of 15% off the regular price; discounts available at contracted facilities.</li> <li>Exclusive Member Extras for VSP Members</li> <li>Contact lens rebates, lens satisfaction guarantees, and more offers at vsp.com/offers.</li> <li>Save up to 60% on digital hearing aids with TruHearing®. Visit vsp.com/offers/special-offers/hearing-aids for details.</li> </ul>			



## 2026 VSP Individual Vision Plan: Out-of-Network

#### **COVERAGE WITH AN OUT-OF-NETWORK PROVIDER**

With so many in-network choices, VSP makes it easy to maximize your benefits. Choose from our large doctor network including private practice and retail locations. Plus, you can shop eyewear online at Eyeconic\*. Log in to **vsp.com** to find an in-network doctor. Your plan provides the following out-of-network reimbursements:

Examup to \$45	Lined Bifocal Lensesup to \$50	Progressive Lensesup to \$50
Frameup to \$70	Lined Trifocal Lensesup to \$65	Contactsup to \$105
Single Vision Lensesup to \$30		

Note: If you choose to see an out-of-network provider, you will receive less coverage. Payment is expected at the time of your visit. Following your appointment, submit your itemized claim to Vision Service Plan, Attention: Claim Services, PO Box 495918, Cincinnati, OH 45249-5918. Out-of-network coverage is not available in the states of Massachusetts and Washington, and coverage varies in the state of Maryland.



## 2026 VSP Individual Vision Plan: Premiums

1 Person

**Standard** 

\$11.65/mo

**Premium** 

\$19.38/mo

+ \$1.50 HVA membership - what's this?

2 Person

**Standard** 

\$22.11/mo

**Premium** 

\$36.79/mo

+ \$1.50 HVA membership - what's this?

Family

**Standard** 

\$30.31/mo

**Premium** 

\$50.43/mo

+ \$1.50 HVA membership - what's this?



## Premium Plan HVA Membership

# Healthy Vision Association Member Benefits



#### 24-Hour Nurse Helpline Plan

Ask questions and receive unlimited access to information about your health, illnesses, and medications.

#### **Preventative Health Screenings**

Life Line Screening's services are designed for early detection of potential health problems leading to stroke, aortic aneurysms, arterial diseases, and osteoporosis.

#### Gateway Medicard

Keep your personal medical profile handy at all times so emergency medical personnel will have access to data needed to administer appropriate care.

#### **Car Rental Discounts**

#### Avis

#### **About Avis**

Avis Car Rental operates one of the world's best-known car rental brands with approximately 5,450 locations in more than 165 countries.

#### Getting Started and What to Expect with Avis Receive up to 25% off rentals.

#### Budget

#### **About Budget**

Budget Car Rental is one of the world's best-known car rental brands with approximately 3,350 locations in more than 120 countries.

Getting Started and What to Expect with Budget HVA Members save up to 25% on Budget base rates.

#### Safelite® AutoGlass

Association members can save \$20 on rock chip repair or glass replacement orders through Safelite AutoGlass.

#### Office Depot

Save up to 75% off on regular priced items from Office Depot when you shop from the Best Value List of preferred products.

#### 1-800-Flowers.com

As an association member, you can save 15% when you order flowers and/or gifts from 1-800-Flowers.com, one of America's top providers of floral and specialty gifts.



## TruHearing Hearing Aid Discount Program

VSP® Vision Care members can save up to 60% on the latest brand-name prescription and over-the-counter hearing aids. Dependents and even extended family members are eligible for exclusive savings too.

More than just great pricing

TruHearing also provides members with:

- One year of follow-up visits for fittings, adjustments, and cleanings
- A 60-day trial
- Three-year manufacturer warranty for repairs and one-time loss and damage replacement
- 80 free batteries per hearing aid on all non-rechargeable aids

#### Plus, members get:

- Access to a national network of more than 7,000 hearing healthcare providers
- Straightforward, nationally fixed pricing on a wide selection of the latest brand-name hearing aids
- · High-quality, low-cost batteries delivered to your door

Best of all, if your organization already offers a hearing aid allowance, members can combine it with TruHearing prices to reduce their out-of-pocket expense even more!

Over-the-counter hearing aids are also available through phone or online orders.

Learn more about this VSP Exclusive Member Extra at truhearing.com/vsp or call 877.396.7194 with questions.

#### Here's how it works:

#### Contact TruHearing.

Members and their family call **877.396.7194** and mention VSP.

#### Schedule exam.

TruHearing will answer questions and schedule a hearing exam with a local provider.

#### Attend appointment.

The provider will perform a hearing exam, make a recommendation, order the hearing aids through TruHearing, and fit them for you.



## **VSP Mars Website**



% vspdirect.com/mars/get-a-quote



J 844-641-6718 Hours -

**Benefits & Savings** FAQ **Find A Doctor** 

## **Find a Vision Insurance Plan**

We could not find plans for your ZIP code, please try again.



**See Plans** 





## Thank you

