



Make Eye Health a Priority with VSP!

Your health comes first with VSP and The Dow Chemical Company. Take a look at your VSP vision care coverage.



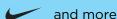
VSP members save an annual average of

More Ways to Save

Additional \$50 to spend on Featured Frame Brands[†]

bebe ODRAGON. Calvin Klein **FLEXON**

COLE HAAN LONGCHAMP



Up to 40% Savings on lens enhancements!

See all brands and offers at vsp.com/offers.

Enroll through your employer today. Questions? vsp.com 800.877.7195 (TTY: 711)



Scan QR code or visit vsp.com to learn more.

Routine eye exams have saved lives.

Did you know an eye exam is the only non-invasive way to view blood vessels in your body? Your VSP® network doctor can detect signs of more than 270 health conditions during your annual eye exam—including diabetes and high blood pressure, as well as eye conditions such as glaucoma and diabetic eve disease.**

Savings you'll love.

See and look your best without breaking the bank. VSP members get exclusive savings on popular frame brands and contact lenses, and they get additional discounts on things like LASIK, and more.

The choice is yours!

With private practice doctors, Visionworks[®], and Eyemart Express retail locations to choose from nationwide, getting the most out of your benefits is easy at a VSP Premier Edge™ location.



Get more at preferred in-network doctor locations

private practice doctors

Visionworks

VSP EasyOptions

Each member on your plan can personalize their benefit with ease. Choose the upgrade that's right for you! Check out the plan grid to see your options.

†Frame brands and promotion subject to change. Only available to VSP members with applicable plan benefits. Only available at in-network locations. Members who participate in a Medicaid/state-funded plan are not eligible.

Savings based on doctor's retail price and vary by plan and purchase selection; average savings determined after benefits are applied. Ask your VSP network doctor for more details.

*Based on state and national averages for eye exams and most commonly purchased brands. This represents the average savings for a VSP member with a full-service plan at an in-network provider. Your actual savings will depend on the eyewear you choose, the plan available to you, the eye doctor you visit, your copays, your premium, and whether it is deducted from your paycheck pre-tax. Source: VSP book-of-business paid claims data for Aug-Jan of each prior year. **Full Picture of Eye Health, American Optometric Association, 2020. +Coverage with a retail chain may be different or not apply.

VSP quarantees member satisfaction from VSP providers only. Coverage information is subject to change. In the event of a conflict between this information and your organization's contract with VSP, the terms of the contract will prevail. Based on applicable laws, benefits may vary by location. In the state of Washington, VSP Vision Care, Inc., is the legal name of the corporation through which VSP does business. TruHearing is not available directly from VSP in the states of California and Washington. VSP Premier Edge[™] is not available for some members in the state of Texas.

To learn about your privacy rights and how your protected health information may be used, see the VSP Notice of Privacy Practices on vsp.com. Visionworks, Eyeconic, and Eyemart Express family of stores are VSP-affiliated

Your VSP Vision Benefits Summary

SAVINGS

Prioritize your health and your budget with a VSP plan through The Dow Chemical Company. Get coverage for essentials, or upgrade to enhance your coverage options. Provider Network: VSP Choice Effective Date: 01/01/2026



| BENEFIT | DESCRIPTION | COPAY | BENEFIT | DESCRIPTION | COPAY |
|-------------------------------------|---|---|-------------------------------------|---|---|
| | Base Coverage with a VSP Doctor | | En | hanced Coverage with a VSP Provider | |
| WELLVISION EXAM | Focuses on your eyes and overall wellness Routine retinal screening Every calendar year | \$0 Up to \$39 | WELLVISION EXAM | Focuses on your eyes and overall wellness Routine retinal screening Every calendar year | \$0 Up to \$39 |
| ESSENTIAL MEDICAL EYE CARE | Retinal imaging for members with diabetes covered-in-full Additional exams and services beyond routine care to treat immediate issues from pink eye to sudden changes in vision or to monitor ongoing conditions such as dry eye, diabetic eye disease, glaucoma, and more. Coordination with your medical coverage may apply. Ask your VSP network doctor for details. Available as needed | \$20 per exam | ESSENTIAL MEDICAL EYE CARE | Retinal imaging for members with diabetes covered-in-full Additional exams and services beyond routine care to treat immediate issues from pink eye to sudden changes in vision or to monitor ongoing conditions such as dry eye, diabetic eye disease, glaucoma, and more. Coordination with your medical coverage may apply. Ask your VSP network doctor for details. Available as needed | \$20 per exam |
| PRESCRIPTION | GLASSES | \$20 | PRESCRIPTION | GLASSES | |
| FRAME [,] | \$200 Featured Frame Brands allowance \$200 Visionworks or Eyemart Express frame allowance on any frame \$150 frame allowance 20% savings on the amount over your allowance \$150 Walmart/Sam's Club frame allowance \$80 Costco frame allowance Every calendar year | Included in Prescription Glasses | FRAME [,] | \$200 Featured Frame Brands allowance \$200 Visionworks or Eyemart Express frame allowance on any frame \$150 frame allowance 20% savings on the amount over your allowance \$150 Walmart/Sam's Club frame allowance \$80 Costco frame allowance Every calendar year | \$0 |
| LENSES | Single vision, lined bifocal, and lined trifocal lenses Impact-resistant lenses for dependent children Every calendar year | Included in Prescription Glasses | LENSES | Single vision, lined bifocal, and lined trifocal lenses Impact-resistant lenses for dependent children Every calendar year | \$0 |
| LENS ENHANCEMENTS | Standard progressive lenses Premium progressive lenses Custom progressive lenses UV protection Average savings of 30% on other lens enhancements Every calendar year | \$0 \$95 - \$105 \$150 - \$175 \$0 | LENS ENHANCEMENTS | Standard progressive lenses Premium progressive lenses Custom progressive lenses UV protection Average savings of 30% on other lens enhancements Every calendar year | \$0 \$95 - \$105 \$150 - \$175 \$0 |
| CONTACTS (INSTEAD OF GLASSES) | \$130 allowance for contacts; copay does not apply Contact lens exam (fitting and evaluation) Every calendar year | Up to \$60 | CONTACTS (INSTEAD OF GLASSES) | \$130 allowance for contacts; copay does not apply Contact lens exam (fitting and evaluation) Every calendar year | Up to \$60 |
| YOUR MONTHLY CONTRIBUTION | \$5.51 Member only \$11.12 Member + spouse \$19.01 Member | , , | VSP EASYOPTIONS* | Members can choose one of these upgrade An additional \$100 frame allowance, or fully covered premium or custom progressive lenses, or fully covered anti-glare coating, or an additional \$100 contact lens allowance Every calendar year | Included in Prescriptior Glasses |
| | | | VSP LIGHTCARE™ | \$250 allowance for ready-made non-prescription sunglasses, or ready-made non-prescription blue light filtering glasses, instead of prescription glasses or contacts. Every calendar year | \$0 |
| | | | YOUR MONTHLY CONTRIBUTION | \$9.91 Member only \$21.40 Member \$20.00 Member + spouse \$34.17 Member | , , |
| | Glasses and Sunglasses Discover all current eyewear offers and s 20% savings on unlimited additional pair VSP provider within 12 months of your la | rs of prescription | or non-prescription g | glasses/sunglasses, including lens enhanceme | ents, from a |
| ADDITIONAL | Laser Vision Correction | | | | |

• Average of 15% off the regular price; discounts available at contracted facilities.

• Enjoy everyday savings on health, wellness, and more with VSP Simple Values.

Contact lens rebates, lens satisfaction guarantees, and more offers at vsp.com/offers.

Save up to 60% on digital hearing aids with TruHearing*. Visit vsp.com/offers/special-offers/hearing-aids for details.

Exclusive Member Extras for VSP Members