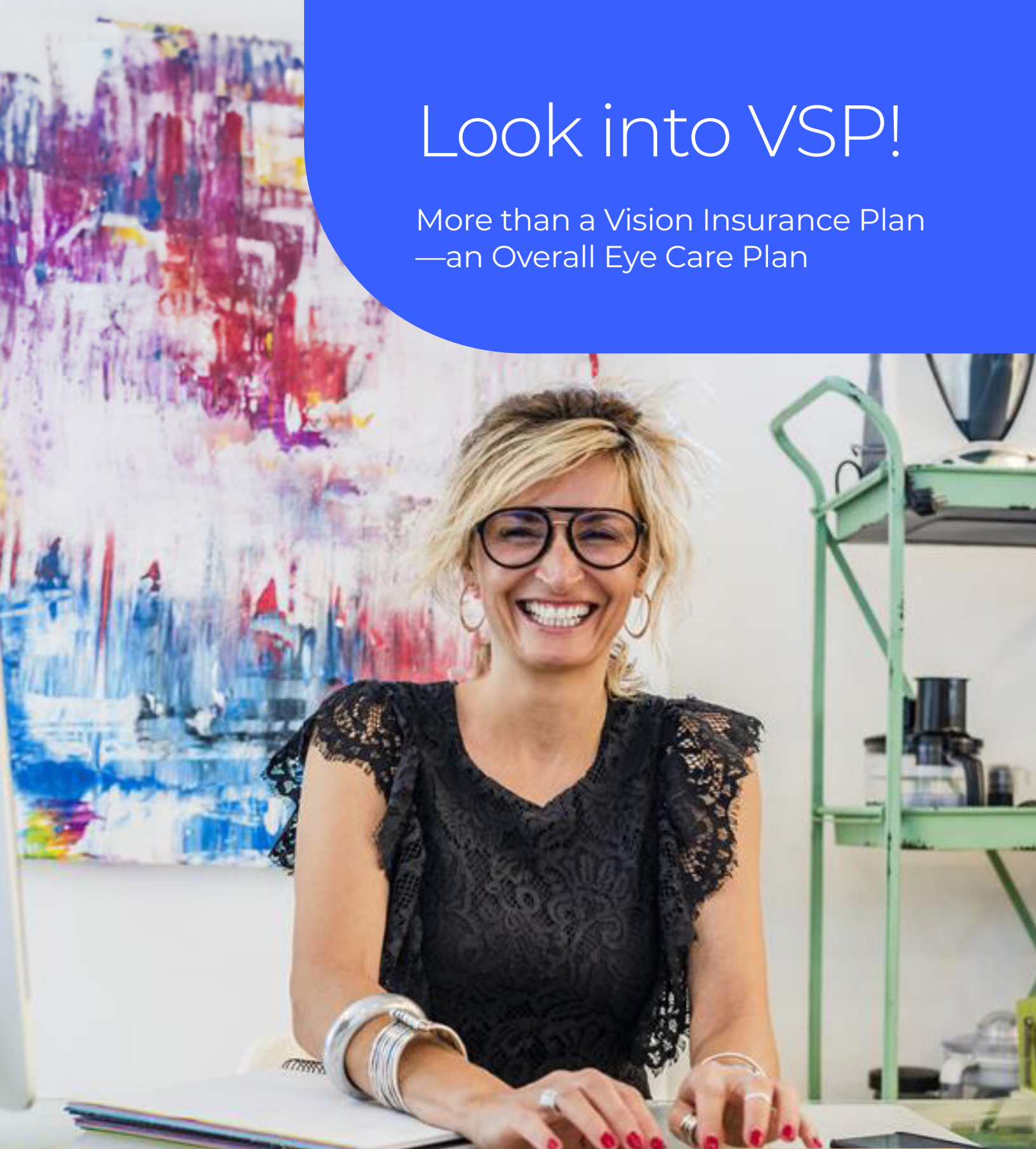


Look into VSP!

More than a Vision Insurance Plan
—an Overall Eye Care Plan



BROKER SERVICES

A division of Morgan White Group

Morgan White Group has been providing innovative employee benefits and administrative services to employers, associations, and individuals for more than 30 years.

We are pleased to team-up with VSP® Vision Care to offer your employees the very best in eye care.

Our innovative solutions can save you time and money with:

- Cost-efficient and flexible benefits
- Consolidated online billing
- Hassle-free online enrollment and administration including member education materials
- Extensive customer service and support

Smarter Vision Care

When you offer your employees vision insurance through VSP and MWG, they'll enjoy the best value on their eye care. As the only national not-for-profit vision company, we reinvest in the things your employees value most.

Member Promise

Our guaranteed member satisfaction program is like no other. If at any time a member isn't completely satisfied with their eye care services or eyewear, we'll make it right.

You'll like what you see when you look at VSP.

Value

For you: VSP network doctors are often the first to detect signs of chronic conditions such as diabetes, high cholesterol, and hypertension during a routine eye exam.¹ This early detection leads to cost savings for your company through improved productivity and reduced medical expenses.

For your employees: As VSP members, your employees will enjoy member savings and promotions on eye care and eyewear, as well as additional discounts on LASIK and more. As an added bonus, your employees or any of their family members can enjoy savings of up to 60% on prescription and over-the-counter hearing aids through TruHearing®, plus get deals on batteries, and access a free online hearing screening.²

Choice

Give your employees true freedom of choice. With 137,000 provider access points across the U.S., and nearly every frame on the market available, members can choose providers and eyewear that work best for them, their families, and their budgets. Members can use their benefits at thousands of locations, including private practice eye doctors, popular retail stores, and Eyeconic®—the in-network, online eyewear store for VSP members.

Care

For you: MWG and VSP provide you with everything you need for easy administration, from enrollment materials to consolidated online billing.

For your employees: VSP and MWG guarantee member satisfaction. We provide every client with exceptional member service through the VSP award-winning Member Services department. For 24 consecutive years, VSP Vision Care's Customer Experience Center has been named a World Class Call Center by Service Quality Measurement. In 2025, it was recognized for "Highest Customer Service for the Insurance Industry" and "Call Center World Class First Call Resolution Certification."³

1. Full Picture of Eye Health, American Optometric Association, 2020

2. VSP is providing information to its members but does not offer or provide any discount hearing program. VSP makes no endorsement, representations, or warranties regarding any products or services offered by TruHearing, a third-party vendor. TruHearing is not insurance and not subject to state insurance regulations. For additional information please visit vsp.com/offers/special-offers/hearing-aids/truhearing. For questions, contact TruHearing directly. Not available directly from VSP in the states of Washington and California.

3. Service Quality Management, Inc. 2025

Make Eye Health a Priority!

Get the best in eye care and eyewear with MWG and VSP Vision Care.

The choice is yours!

Getting the most out of your benefits is easy. VSP gives you thousands of in-network choices, including private practice doctors, regional and national optical retail chains, or online at eyeconic.com.

Savings you'll love.

See and look your best without breaking the bank. VSP members enjoy special savings on popular frame brands and contact lenses, as well as additional discounts on LASIK and more.

Routine eye exams save lives.

Did you know an eye exam is the only non-invasive way to view blood vessels in your body? Your VSP network eye doctor can detect signs of over 270 health conditions during and eye exam.*

Provider Network: VSP Choice

Create an account today.
Questions?
vsp.com or **800.877.7195**

Eyeconic is a VSP-affiliated company.

*Full Picture of Eye Health, American Optometric Association, 2020

BENEFIT	DESCRIPTION	COPAY
COVERAGE WITH A VSP DOCTOR		
WELLVISION EXAM®	<ul style="list-style-type: none"> Focuses on your eyes and overall wellness Routine retinal screening Every service year 	\$10 OR \$20 Depending on plan Up to \$39
PRESCRIPTION GLASSES		
FRAME*	<ul style="list-style-type: none"> \$200 frame allowance \$220 Featured Frame Brands allowance 20% savings on the amount over your allowance \$200 Walmart/Sam's Club frame allowance \$110 Costco frame allowance Every service year OR Every other service year depending on plan 	Included in Prescription Glasses
LENSES	<ul style="list-style-type: none"> Single vision, lined bifocal, and lined trifocal lenses Impact-resistant lenses for dependent children Every service year 	Included in Prescription Glasses
LENS ENHANCEMENTS*	<ul style="list-style-type: none"> Standard progressive lenses Premium progressive lenses Custom progressive lenses Average savings of 30% on other lens enhancements Every service year 	\$55 \$95 - \$105 \$150 - \$175
CONTACTS (INSTEAD OF GLASSES)	<ul style="list-style-type: none"> \$150 allowance for contacts; copay does not apply Contact lens exam (fitting and evaluation) Every service year 	Up to \$60
ADDITIONAL SAVINGS	<p>Glasses and Sunglasses</p> <ul style="list-style-type: none"> Discover all current eyewear offers and savings at vsp.com/offers. 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. <p>Laser Vision Correction</p> <ul style="list-style-type: none"> Average of 15% off the regular price; discounts available at contracted facilities. <p>Member Extras</p> <ul style="list-style-type: none"> 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. Everyday savings on health, wellness, and more with VSP Simple Values. 	
YOUR COVERAGE WITH OUT-OF-NETWORK DOCTORS		
With so many in-network choices, VSP makes it easy to get the most out of your benefits. You'll have access to preferred private practice, retail, and online in-network choices. Log in to vsp.com to find an in-network provider. If you choose to go out of network, your plan includes the following reimbursements:		
Exam.....	up to \$45	Lined Trifocal Lenses.....up to \$65
Frame.....	up to \$70	Progressive Lenses.....up to \$50
Single Vision Lenses.....	up to \$30	Contacts.....up to \$105
Lined Bifocal Lenses.....	up to \$50	
+Coverage with a retail chain may be different or not apply.		
VSP guarantees 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. Availability of VSP Premier Edge™ may vary.		



BROKER SERVICES
A division of Morgan White Group

MWG Broker Services

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Toll Free: **877.759.5728**

Email: brokerservices@morganwhite.com

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.

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All other brands or marks are the property of their respective owners. 144301 VCXA

Classification: Restricted