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VSP® Family of Companies

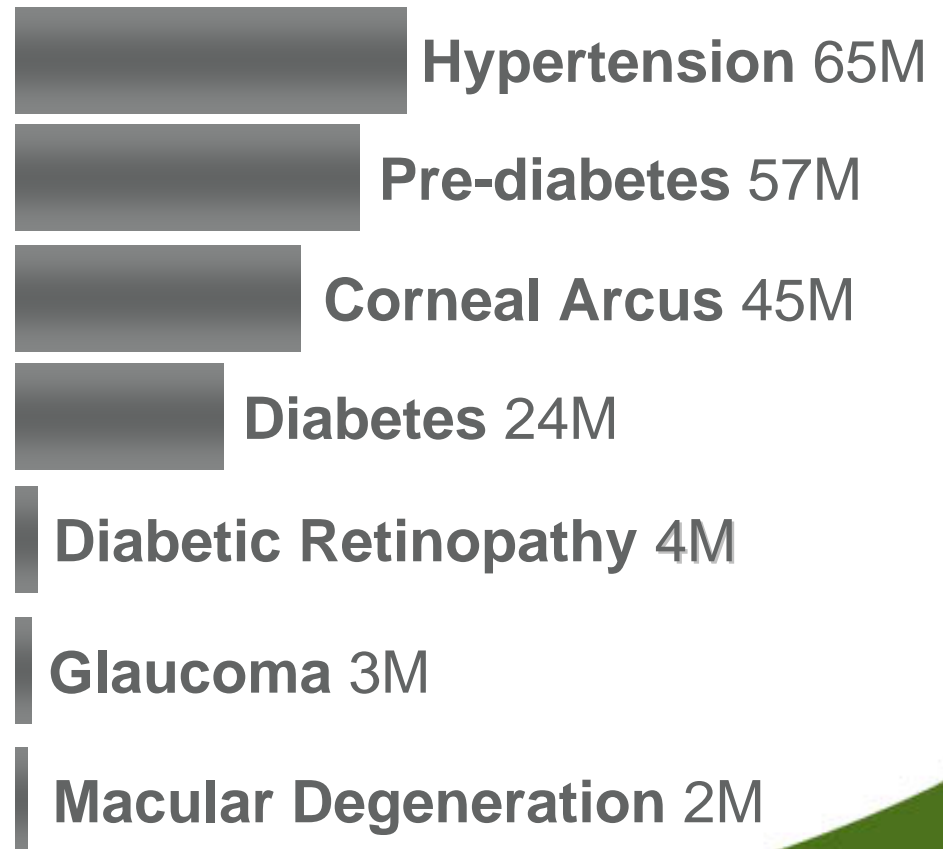


Chronic Disease Related to Eyecare

61%

vs 21%

- About 61% of the workforce with vision coverage get annual eye exams.
- Only 21% have annual physical exams.



Early Detection Saves Lives and Money

24M

Workdays lost per year,
due to **hypertension**

15M

Workdays lost per
year, due to **diabetes**

Quality eye exams can better detect early signs of diabetes and cardiovascular disease.

Recent Clinical Studies Supporting VSP Network Savings

- State of California Study
- Georgia Project
- HCMS
- American Diabetes Association

Early Detection Success: It's All About the Model

Diabetes **20%**

Macular Degeneration **79%**

Diabetic Retinopathy **72%**

Corneal Arcus/High
Cholesterol **65%**

Glaucoma **86%**

Hypertension **30%**

Of VSP subscribers who had disease detected early on, VSP was often the first to identify the following conditions when compared to health risk assessments and medical insurance claims.

Proven Cost Savings

Study data on VSP's Eye Health Management Program[®] found that **every \$1** spent on VSP exam services resulted in **savings of \$0.94** in avoided medical costs and improved human capital performance overall.



Proven Cost Savings

94%

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Return on Investment