

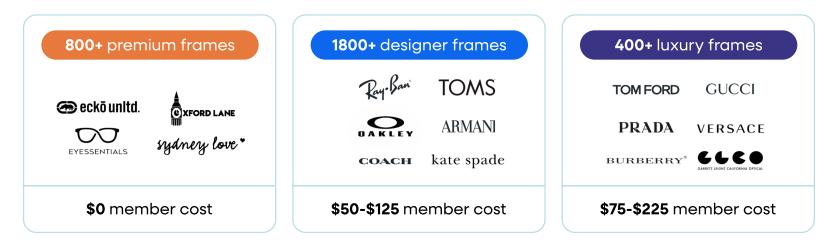
Did you know that the retail price of eyeglasses is the result of markups over wholesale prices ranging from 250% to 2500%?

Would you keep paying retail if you had access to wholesale pricing? **Probably not.**

PRADA MSRP \$623	Factory cost	Wholesale margin	Retail margin	Member credit	Total cost
Traditional model	\$35	\$140	\$448	-\$229	= \$394
XP Health	\$35	\$140	×	-\$448	= \$175
					48% lower

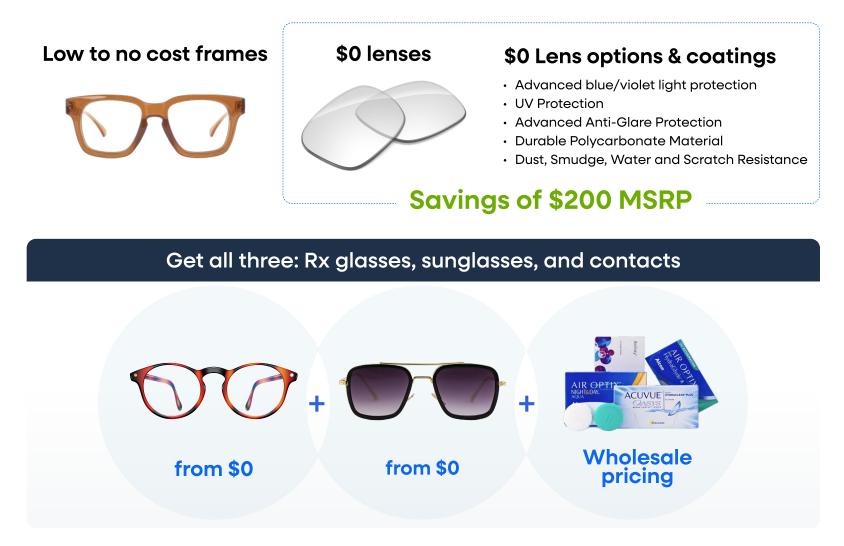
That's where XP Health comes in. XP Health provides access to wholesale prices. And that means significantly lower costs for members.

Over 3,000 frames available



With XP Health, you can still go to a provider's office for an eye exam and a prescription. Then, after you leave the provider's office with your prescription, the next step is to go to the XP Health website to choose your frames from a selection of 800 available at \$0 and an additional 2,200 available at up to 75% off of retail pricing.

And the savings doesn't end there. Advanced lens options and coatings (valued at over \$200) are included for free!



You are not limited to one pair of glasses! You can purchase a second pair of prescription glasses or use the eyewear credit on non-prescription sunglasses at 75% off retail.

And there is more! You can also purchase contact lenses at wholesale prices of up to \$225 off retail.

Your savings are built in, with prices significantly lower than retail—no need for complicated claims or reimbursements. Once you place your order, your new glasses will be delivered straight to your door, hassle-free.



Questions? Email us at **concierge@xphealth.co** or chat with us at **xphealth.co** Sign up today at **xphealth.co/sisc**

XPHealth | How it works at a glance

Finding a vision care provider						
In-network vision care provider			Out-of-network vision care provider			
	Search for an in-network provider by ZIP code or state at: xphealth.co/nva-search OR Browse a PDF of the directory at: xphealth.co/sisc-directory		If you have a preferred provider that is out-of-network			
6	Get your comprehensive eye exam for \$10	65	Pay for your comprehensive exam and submit a reimbursement form for up to \$80			
338	Maximize your eyewear savings by shopping online in the XP Health marketplace with your new prescription		Maximize your eyewear savings by shopping online in the XP Health marketplace with your new prescription			
	If you prefer to shop in-person, there is a 35% discount off the retail price of frames		If you prefer to shop in-person, you will not receive any additional discount via your XP Health program			

Shopping for eyewear



frames for six days, all from home.

VISION CARE SUBSCRIPTION DISCOUNT PLAN DISCLAIMER [DISCOUNT ONLY - NOT AN INSURANCE PLAN] - This program provides wholesale pricing or negotiated discounts on behalf of members on certain vision services and products through participating vision care providers and the XP Health Marketplace. The range of the discounts who sponsor access to discounted services or products for program members. XP Health does not pay or reimburse participating vision care providers for the cost of vision care services or products purchased by the program member. Program members may be required to pay for the cost of some vision care services or products received as detailed in the subscription plan purchased by your sponsor. You may file a complaint by contacting customer care. This program is administered by XP Health, Inc., 969 Industrial Rd, Suite A, San Carlos, CA 94070, 1-888-974-3020, https://www.xphealth.co.