

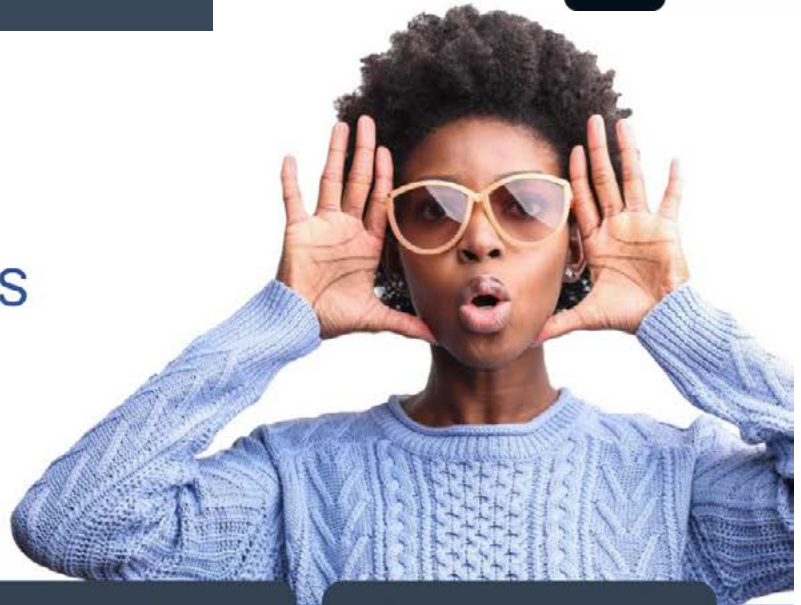
XP HEALTH

Vision benefits for

Koch Companies members

XP Health makes it easy to care for your vision needs, all while saving time and money.

THE XP HEALTH DIFFERENCE

**For everyone**

Even people with 20/20 vision can use the benefit

**Affordable**

\$150 in out-of-pocket savings on average

**Convenient**

Virtual and home try-on

EYE EXAMS AND EYEWEAR

VISION CARE



Comprehensive annual eye exam¹

Online prescription renewal

EYEWEAR

Frames

1500+ frames to choose from

Lenses

Doctor-recommended lenses² at no cost to you

LENSES INCLUDE:

· UV protection · Advanced anti-glare protection · Durable polycarbonate material · Dust, smudge, water, and scratch resistance ·

OR

Contact lenses³



Questions? Email us at concierge@xphealth.co or chat with us at xphealth.co

¹ Your exam is provided by National Vision Administrators with over 99,000 vision care access points.

² High-index lenses, progressives/multifocals, light-responsive, polarized sunglasses, and custom tinted lenses have additional costs.

³ Credit applies to an annual supply. Individual packs are discounted at a prorated amount based off an annual supply.

Benefit Coverage		Member Benefit
Benefit period Benefit and coverages renew on this cadence		Exams every 12 months Materials every 24 months
XP Health vision care platform		
In-office comprehensive vision exams Eye health assessment, refractive tests, and dilation when necessary		In network: \$0 copay exam at 99,00+ provider-locations combinations. Your exam is provided by National Vision Administrators L.L.C. Out-of-Network: Up to \$35 reimbursement
Online prescription renewals		Included
XP Health Marketplace		
At home try-on options		Included
Prescription frames discount Non-prescription frames discount		500+ frames with a \$0 copay or 1,000+ frames at factory direct pricing in XP Health marketplace and 35% off retail for in-office purchases
Contact lens purchase		\$180 off retail
Lenses		
The XP Health program includes coverage on all of the following doctor recommended lens features. Other add-ons, like light-responsive lenses and others have additional costs that are listed in the platform and subject to change.		
Advanced anti-reflective coating, Advanced blue light protection, Durable polycarbonate material, Dust, smudge, and water resistance, Scratch resistance coating		\$0 copay
Multifocal		\$125
Additional benefits and discounts		
Refractive surgery Members receive \$1,200 off at preferred providers - LasikPlus, TLC, and The LASIK Vision Institute. All other in-network providers extend 15% off standard prices of 5% off promotional prices.		

Vision Employee Cost Per Week	
Employee Only	\$2.05
Employee + Spouse	\$3.89
Employee + Family	\$5.71