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Purpose of the Guide

VBA's brand guidelines establish the rules for how our organization is presented to our audiences. This brand guide should be referenced and strictly followed by anyone who produces marketing materials or uses VBA signatures in communications.

The goal of these guidelines is to deliver consistency in the look, tone and messaging of our communications. As we continue to grow, it is vital that we speak in a single voice that ensures our audiences know who we are, what we stand for and why we are the best choice.

This guide is divided into four components:

Brand Overview

A brief background on the history of VBA and where we are today

Messaging

The VBA story and how we tell it to the different audiences we serve

Brand Identity

Specifications and rules for our logo, colors and typography to ensure a consistent appearance

Appendix

Examples of how our branding translates into various media, presentations and more

The brand guidelines are a map for our marketing communications materials. However, if you have any ideas or want to discuss how to integrate our brand into marketing materials, please feel free to collaborate with the VBA marketing department and contact [Emily Shrader](mailto:eshrader@vbaplans.com), Marketing Manager, at [412-881-4900](tel:412-881-4900), ext. 232, or eshrader@vbaplans.com.

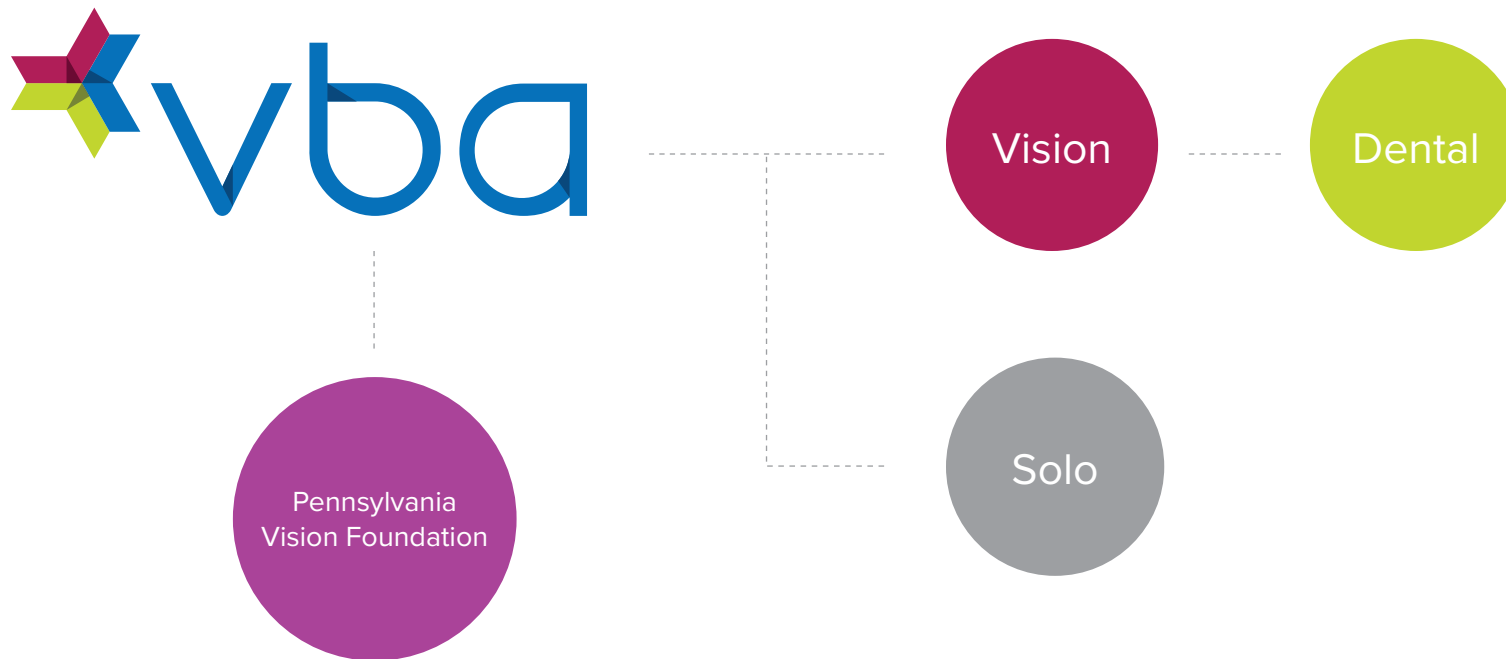
Brand Overview

Our Company

Founded in 1965, Vision Benefits of America (VBA) was one of the first preferred provider organizations (PPOs) in the nation, offering group vision coverage to corporations, municipalities, schools, health and welfare funds, hospitals and health maintenance organizations in Pennsylvania. With more than 50 years of experience, VBA has provided diverse and cost-effective benefits to our members. With our legacy in mind, we are improving our offerings and expanding our products and services to meet the needs of our members.

Today, VBA is much more than a local vision provider. We provide vision and dental coverage across the nation and in Puerto Rico through an expansive network of providers. Our products are backed by years of expertise, enabling us to offer sound advice and helpful information to our members, benefits administrators, brokers and providers.

Our experience and unrelenting commitment to exceptional customer care have positioned us for continued success. Our dedication to quality networks and outstanding customer service make VBA a quality choice for vision and dental benefits.



Values

Our values define who we are. They guide us in relationship building with our business partners, members, co-workers and communities. With integrity, respect, teamwork, dependability, learning and improvement, energy, loyalty, excellence and family, we work to better who we are and what we do.

Integrity

Respect

Teamwork

Dependability

Learning & Improvement

Energy

Loyalty

Excellence

Family

Brand Promise

More than a slogan, the VBA brand promise is an expression of our reason for being. Internally, it acts as our North Star, helping to guide every decision, action and interaction of every employee. Externally, it conveys to customers, partners and communities what we stand for and what sets us apart. It's the standard by which our products and services are judged.



You're Our Focus

Whether it's a member, benefits administrator, broker, provider or laboratory, our focus—individually and as a company—is on meeting the needs of each client. With more than 50 years of experience, we know what those needs are, and we know how to meet them. Most importantly, we understand that proactive, personal attention and lasting relationships are the keys to designing and delivering the best possible solutions.

Messaging

Messaging

It is important to note that VBA now provides both vision and dental coverage. That's why it is important to always refer to the company as VBA in all marketing and communications materials. The use of Vision Benefits of America should be reserved for legal documents.

Umbrella Message

The “Umbrella Message” is a one-sentence description describing VBA’s comprehensive impact on all audiences (members, administrators, brokers, labs and providers).

VBA is a commercial group benefits organization that specializes in serving small to midsize companies. VBA is committed to offering customized, cost-effective plans with personalized service to promote vision and dental health.

Key Messages

Three Key Messages support the Umbrella Message. Each Key Message is supported by several Supporting Facts. These messages are not intended to be used verbatim or presented in the exact order presented in this document. Although all Key Messages and Supporting Facts are certainly relevant to every audience, the messages that follow are written in a situational voice for each distinct audience.

1 **Simplicity & Support**
VBA’s “person first” approach provides a friendly, consultative environment/relationship with easy-to-use plans and comprehensive, responsive service.

2 **Scope & Scale**
VBA offers a vast network of labs and doctors and a wide selection of vision and dental plans to customize coverage for specific needs.

3 **History/Legacy**
VBA has been providing diverse and cost-effective benefits since 1965.

Messaging by Audience

VBA has five key audiences that are addressed in different ways. The content that follows represents key messages to be used in VBA communications.

Members

- **Simplicity & Support**

VBA keeps things simple. We pride ourselves on being adaptable, accommodating and flexible. We make it easy to get in touch. Members can chat with us online, communicate via email or reach us via phone (our average call center wait time is just 40 seconds). And we make it convenient to find a provider—you can choose one yourself or we can help you find the one who's right for you.

- **Scope & Scale**

VBA offers a vast network of access points—more than 80,000 for vision (including optometrists, ophthalmologists and retailers) and 396,000 for dental. Our plans offer a large selection of lens products at all price points, and discount options for both vision and dental products.

- **History/Legacy**

We've been providing cost-effective benefits since 1965 and began as a non-profit founded by optometrists. We are proud to continue that legacy by offering exceptional customer care and the latest optical products to meet your needs.

Administrators

- **Simplicity & Support**

We pride ourselves on keeping things simple by being adaptable, accommodating and flexible for you and your employees. When calling us, your employees can talk to a real person with an average wait of 40 seconds or less, or they can chat instantly or email us.

- **Scope & Scale**

VBA offers customized plan designs and custom underwriting for companies of 10 or more employees. Our plans include a vast network of access points—more than 80,000 for vision (including optometrists, ophthalmologists and retailers). To keep your benefits package simple, VBA also offers dental benefits through its partnership with TruAssure Insurance Company, including over 396,000 access points.

- **History/Legacy**

We are proud of our history, which began in 1965 when VBA was founded by a group of optometrists. We also take pride in the strong relationships we have built with longtime customers. In fact, our very first customer is still our customer today.

Brokers

- **Simplicity & Support**

We pride ourselves on keeping things simple by being adaptable, accommodating and flexible for you and your clients. From a faster proposal process to custom plan designs, VBA focuses on supporting you.

- **Scope & Scale**

VBA offers customized plan designs and custom underwriting for companies of 10 or more employees. Our plans include a vast network of access points—more than 80,000 for vision (including optometrists, ophthalmologists and retailers). To streamline your sales and administration, VBA also offers dental benefits through its partnership with TruAssure Insurance Company, which has more than 396,000 dental access points.

- **History/Legacy**

VBA understands the value of personal, long-term relationships. Our very first customer from 1965 is still our customer today. We were founded as a non-profit and partnered with a like-minded company—TruAssure—in 2016 to add dental benefits to our offerings.

Messaging by Audience **Cont.**

VBA has five key audiences that are addressed in different ways. The content that follows represents key messages to be used in VBA communications.

Labs

- **Simplicity & Support**

We pride ourselves on making it easy and convenient for labs to work with VBA.

We provide a portal to make ordering simple, pay labs directly on the doctors' behalf, work with lens manufacturers to provide the most current products and consistently update our formulary to ensure they have the most current technology.

- **Scope & Scale**

At VBA, we understand that finding the right optical solution for our members requires comprehensive product knowledge. Through our extensive network of labs offering a wide range of products, you can help our provider network meet the needs of our members.

- **History/Legacy**

VBA was founded by optometrists as a non-profit in 1965, and we've always considered labs our partners in meeting our clients' needs. Because we're not vertically integrated, we have the flexibility to offer an increased range of products.

Providers

- **Simplicity & Support**

We pride ourselves on making it easy and convenient for you to work with VBA by taking the hassle out of claims and submission. We do everything electronically, from claim submissions to authorizations, meaning you can access your patients' eligibility and coverage 24/7.

- **Scope & Scale**

We understand that finding the right optical solution for our members requires comprehensive product knowledge. Through our extensive network of labs offering a wide range of products, you can help meet the needs of our members.

- **History/Legacy**

We've been providing cost-effective benefits since 1965 and began as a non-profit founded by optometrists. We are proud to continue that legacy by including optometrists on the VBA Board of Directors.

Voice & Tone

Our brand voice is the unique tone, manner and style with which we communicate about VBA. When applied to our key messages, our brand voice will help create clear, consistent brand identity, reinforce our brand promise and ultimately help VBA continue to grow. This is a shared language for everyone to “speak VBA.”

Characteristics of the VBA Voice

The VBA voice denotes how to communicate about VBA. It should be noted that the overall tone for all VBA communications is friendly, but also concise and direct. Shorter sentences are preferred and communications should be conversational and should follow all elements of proper English language usage. Oxford commas should be avoided.

Members

We demonstrate our commitment to keeping things simple by being clear, honest, concise and conversational. Our tone is approachable, understanding and empathetic to the needs and concerns of our members. We want them to feel like they've been informed by an expert, not dazzled by a salesman.

Administrators

Our approach to administrators is peer-to-peer, demonstrating an appreciation for the importance of the job they do. We also show that we respect their time by being straightforward and honest. Our tone is professional, appreciative of the opportunity to earn their business and confident in our expertise at finding solutions that work exceptionally well.

Brokers

Our approach with brokers is to exude confidence that reflects our understanding of their business and our experience in helping to make the process less complicated.

Labs

We offer labs an exciting opportunity to connect with a wide network of providers. Our approach should convey that excitement, but in a professional, confident way that demonstrates an understanding of the challenges they face.

Providers

We offer providers a reliable resource of information and timely accessibility so they are able to focus on their patients. Our approach should convey professionalism, helpfulness and an understanding of the importance of the provider role in member health.

Logo Lockup



For use on white backgrounds



For use on grayscale materials



For use on branded color backgrounds



For use on branded color backgrounds
or grayscale materials

Clear Space

The minimum clear space around the outer edges of the logo should be equal to 50% of the height of the icon lockup. Do not let anything encroach the safe zone of the logo.



Do's & Don'ts

Using the approved versions with the appropriate spacing and correct color variations strengthens and protects the VBA brand.

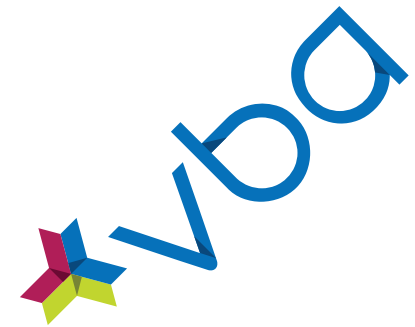
Do:

- Always display logo in a fixed size.
- Maintain the integrity of the logo by using appropriate colors for maximum readability.
- Use created files of logos for execution.

Don't

- Re-create a VBA logo. Ever.

Don't



Minimum Size

Maintaining readability of logos is imperative and should never be compromised.



Minimum Size:

Print: 0.75" Wide

Digital: 100 Pixels Wide



Minimum Size:

Print: 1" Wide

Digital: 130 Pixels Wide

Color Palette

Correct use of color will enhance the impact and reinforce recognition of the brand. Therefore, use of the approved color palette is always recommended.

Primary Colors

The primary colors for VBA are Pantone 285 C, Pantone 215 C and Pantone 382 C.

Complementary Colors

The extended, complementary palette allows for flexibility in communications with varied audiences. It is permissible to use screens or tints of these colors to improve readability or for aesthetic reasons.

Formulas

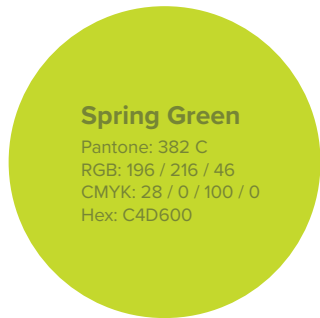
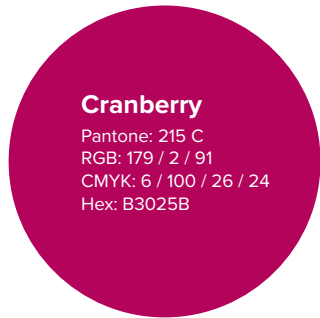
Depending on the media, colors can be reproduced using one of these formulas:

- **CMYK:** For printed materials using the four-color (4C) process.
- **RGB:** For Microsoft Office Suite, other computer or broadcast media use.
- **Hex:** For websites and online usage.
- **Pantone:** For offset printed materials or signage with match spot colors (SC), use the Pantone version.
The Pantone colors are the same regardless of stock specified.

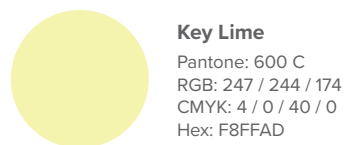
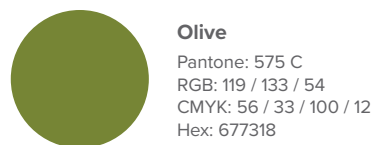
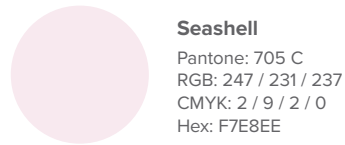
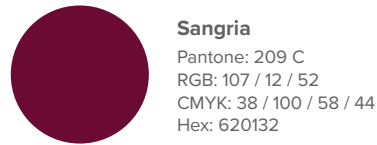
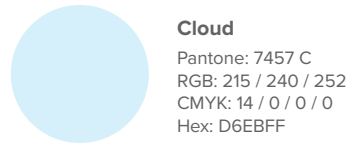
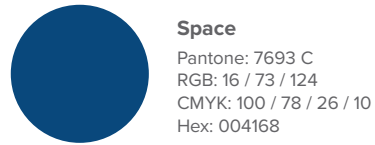
For consistency across media, please use the formulas listed.

Color Palette

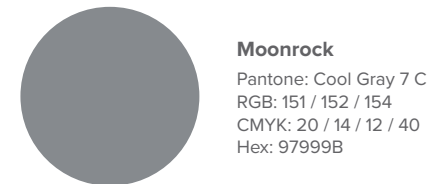
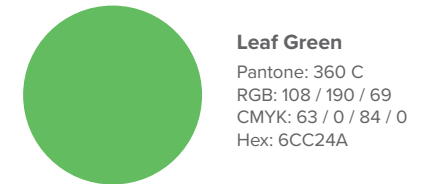
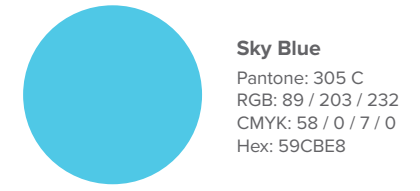
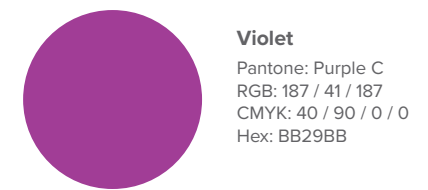
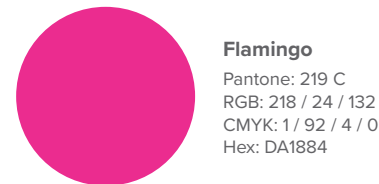
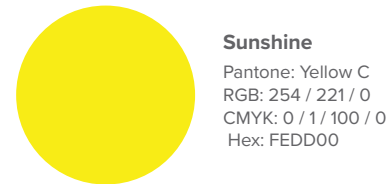
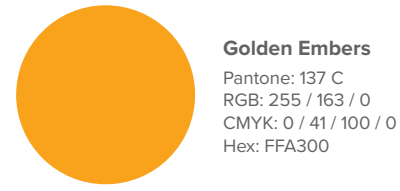
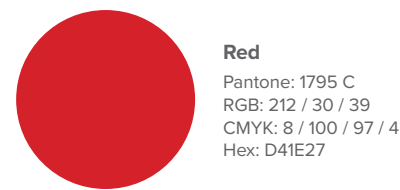
Primary



Primary Variants



Secondary



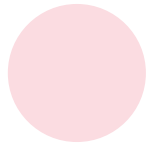
Color Palette

Tertiary



Petal Pink

Pantone: 705 C
RGB: 245 / 218 / 223
CMYK: 0 / 10 / 0 / 0
Hex: F5DADF



Blossom

Pantone: 698 C
RGB: 242 / 212 / 215
CMYK: 0 / 16 / 4 / 0
Hex: F2D4D7



Fig

Pantone: 201 C
RGB: 157 / 34 / 53
CMYK: 7 / 100 / 68 / 32
Hex: 9D2235



Fuchsia

Pantone: Rubine Red C
RGB: 214 / 25 / 108
CMYK: 0 / 100 / 22 / 10
Hex: D6196C



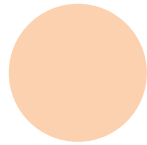
Coral

Pantone: 1775 C
RGB: 255 / 141 / 161
CMYK: 0 / 49 / 23 / 0
Hex: FF8DA1



Lux Blush

Pantone: 210 C
RGB: 249 / 159 / 201
CMYK: 0 / 45 / 4 / 0
Hex: F99FC9



Papaya

Pantone: 712 C
RGB: 252 / 200 / 155
CMYK: 0 / 20 / 30 / 0
Hex: FCC89B



Buttercup

Pantone: 7401 C
RGB: 245 / 225 / 164
CMYK: 0 / 4 / 27 / 0
Hex: F5E1A4



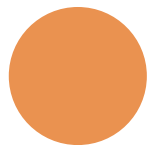
Persimmon

Pantone: 173 C
RGB: 207 / 69 / 32
CMYK: 0 / 82 / 94 / 2
Hex: CF4520



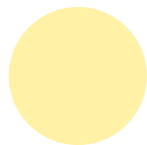
Poppy

Pantone: 142 C
RGB: 241 / 190 / 72
CMYK: 0 / 24 / 78 / 0
Hex: F1BE48



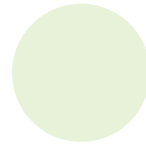
Tangerine

Pantone: 7576 C
RGB: 219 / 134 / 78
CMYK: 6 / 50 / 76 / 0
Hex: DB864E



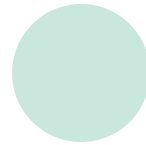
Shimmer Gold

Pantone: 1205 C
RGB: 248 / 224 / 142
CMYK: 0 / 3 / 43 / 0
Hex: F8E08E



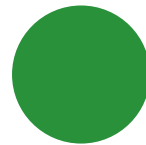
Sage

Pantone: 7485 C
RGB: 208 / 222 / 187
CMYK: 9 / 0 / 18 / 0
Hex: D0DEBB



Mint

Pantone: 573 C
RGB: 181 / 227 / 216
CMYK: 20 / 0 / 14 / 0
Hex: B5E3D8



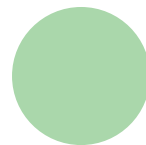
Clover

Pantone: 7741 C
RGB: 68 / 136 / 62
CMYK: 76 / 4 / 100 / 21
Hex: 44883E



Peacock

Pantone: 7473 C
RGB: 39 / 153 / 137
CMYK: 75 / 5 / 48 / 3
Hex: 279989



Moss

Pantone: 358 C
RGB: 173 / 220 / 145
CMYK: 34 / 0 / 42 / 0
Hex: ADDC91



Lake

Pantone: 3248 C
RGB: 109 / 205 / 184
CMYK: 48 / 0 / 22 / 0
Hex: 6DCDB8



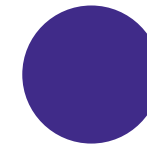
Bluebell

Pantone: 7443 C
RGB: 221 / 218 / 232
CMYK: 9 / 8 / 0 / 1
Hex: DDDAE8



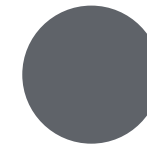
Cement

Pantone: Cool Gray 1 C
RGB: 217 / 217 / 214
CMYK: 4 / 2 / 4 / 8
Hex: D9D9D6



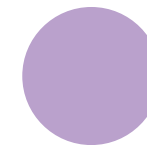
Aubergine

Pantone: 268 C
RGB: 51 / 0 / 114
CMYK: 90 / 99 / 0 / 8
Hex: 330072



Slate

Pantone: Cool Gray 9 C
RGB: 117 / 120 / 123
CMYK: 30 / 22 / 17 / 57
Hex: 75787B



Beet

Pantone: 264 C
RGB: 193 / 167 / 226
CMYK: 26 / 37 / 0 / 0
Hex: C1A7E2



Gravel

Pantone: Cool Gray 2 C
RGB: 208 / 208 / 206
CMYK: 5 / 3 / 5 / 11
Hex: D0D0CE

Color Usage

White space plays a significant part in our branding and should be utilized as the dominant force on any piece.

VBA General/Corporate

After white space, True Blue should be the next strongest color, with Cranberry and Spring Green next, followed by hints of tertiary colors if needed.



VBA Dental

After white space, Spring Green should be the next strongest color, with True Blue and Cranberry next, followed by hints of tertiary colors if needed.



VBA Vision

After white space, Cranberry should be the next strongest color, with Spring Green and True Blue next, followed by hints of tertiary colors if needed.



Typography

Proxima Nova is to be used in the majority of communications applications when possible. This includes brochures, fliers, publications, newsletters, advertising, promotional videos, stationery, banners and posters, signage and promotional items.

Proxima Nova - Thin

ABCDEFGHIJKLM
NOPQRSTUVWXYZ

abcdefghijklm
nopqrstuvwxyz

1234567890

Proxima Nova - Regular

ABCDEFGHIJKLM
NOPQRSTUVWXYZ

abcdefghijklm
nopqrstuvwxyz

1234567890

Arial - Regular

ABCDEFGHIJKLM
NOPQRSTUVWXYZ

abcdefghijklm
nopqrstuvwxyz

1234567890

Proxima Nova - Light

ABCDEFGHIJKLM
NOPQRSTUVWXYZ

abcdefghijklm
nopqrstuvwxyz

1234567890

Proxima Nova - Bold

**ABCDEFGHIJKLM
NOPQRSTUVWXYZ**

**abcdefghijklm
nopqrstuvwxyz**

1234567890

Arial - Bold

**ABCDEFGHIJKLM
NOPQRSTUVWXYZ**

**abcdefghijklm
nopqrstuvwxyz**

1234567890

Proxima Nova is the preferred font in all scenarios. However, if it is not available (for example, in PowerPoint, web, etc.), Arial will be the primary alternative.

Typography Usage

The information below illustrates various ways to use our primary font, as well as point sizes, weights and color. Please use this example as a guide and not the rule as there will certainly be cases/treatments that require different combinations.

Proxima Nova Thin

For larger headlines, 18 pt. or larger, use Proxima Nova Thin.

Proxima Nova Light

For midsize headlines, 18 pt. or smaller, use Proxima Nova Light.

Proxima Nova Bold

For subheads, 12 pt. or smaller, use Proxima Nova Bold.

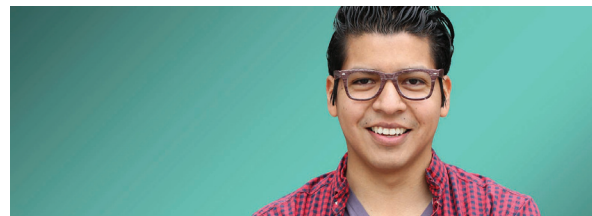
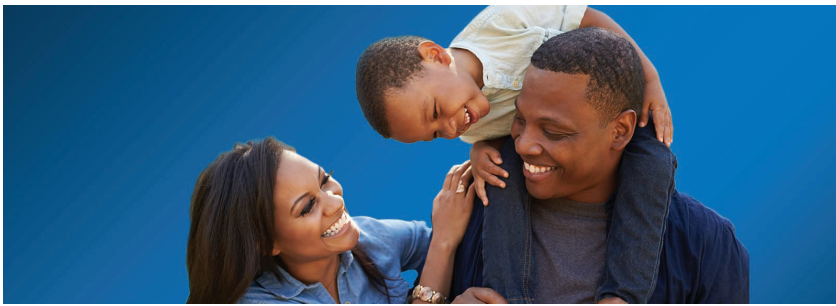
Proxima Nova Light

For body copy, use Proxima Nova Light in 8 pt. with 10 pt. leading, or 9 pt. with 11 pt. leading, if space allows.

Brand Imagery

Images should be pristine in composition and show people who are happy, diverse, neat and clean. Individuals should be free of any background elements and should be placed on a color or white background.

Those wearing glasses should not have any glare or reflection except for specified coatings. All smiles should show straight, white teeth.

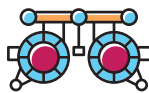
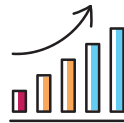


Iconography

Icons are great tools to break up content where imagery isn't appropriate. These will usually be paired with descriptive copy so it shouldn't be necessary to make them too literal.

Style:

Starting with a strong outline, each icon is accentuated with color(s) (max of 3 total) to add character and depth.



Examples:

Icons should always be housed inside a circle. White circles on color backgrounds; color circles on white or gray backgrounds.

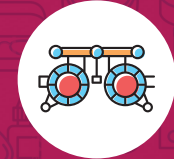


IMPROVE EYE HEALTH

75-90% of computer workers are affected by eye health issues.

PREVENT EYE DISEASE

Eye exams can detect eye-related diseases and other issues such as high cholesterol, diabetes and hypertension.



SPEND A LITTLE, GAIN A LOT

For every \$1 spent on vision coverage, employers can expect as much as a \$7 return in productivity.

INCREASE PRODUCTIVITY

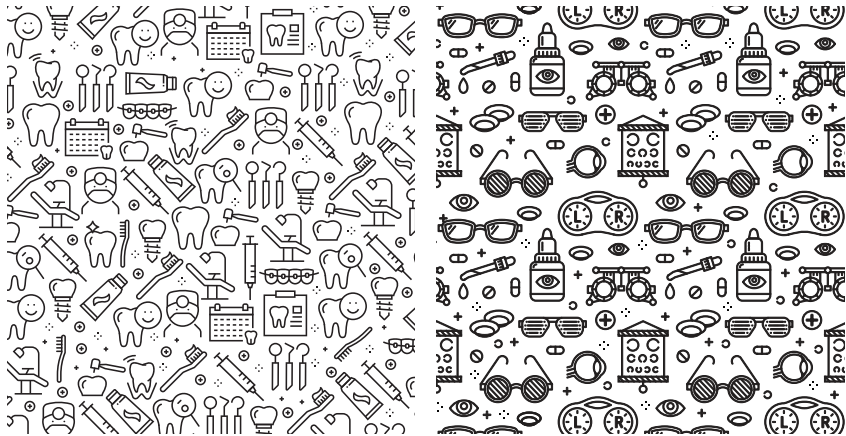
32% of employees take two breaks a day due to vision problems, with 13% taking more than five breaks a day.



Iconography as Texture

For an added visual component when using people isn't appropriate for the space or they don't fit the space based on the medium, iconography can be used as a background texture element. Icons should be one consistent stroke size with no background fill, set to a reduced opacity.

Style 1:



Style 2:



Examples:

The icons should match the topic of the piece as a whole or the specific content being called out (e.g. dental icons for dental content).



Appendix

Signature & Boilerplate

Email Signature: Follow Example Shown Here

Emily Shrader

(Pronouns: she, her, hers)

Marketing Manager | VBA

412-881-4900 x232

412-881-8888 mobile

412-881-1111 fax

eshrader@vbaplans.com

400 Lydia Street, Suite 300

Carnegie, PA 15106

www.vbaplans.com

Expert Solutions. Exceptional Service.

Boilerplate for News Releases:

About VBA

Founded in 1965 as one of the first preferred provider organizations (PPO) in the nation, VBA has proudly offered group vision benefits to corporations, municipalities, schools, health and welfare funds, hospitals and health maintenance organizations for more than 50 years. Seeking to capitalize on its experience and expand its offerings beyond vision, VBA also provides cost-effective dental solutions across the nation through plans administered and underwritten by the TruAssure Insurance Company. Some plans may not be available in all states. For information, please visit www.vbaplans.com.

Web Usage

The following graphic elements may be used for web page and email design and must follow the guidelines below.

Button styles



Inactive: #700d37



Rollover: #8a0d4e



Inactive: #a4bb2f



Rollover: #9AAA02

Button titles must be in all caps. Cranberry button styles can be used on the vision specific pages, while green button styles can be used on the dental specific pages. General web pages can utilize both button style colors.

Favicon






Use the VBA “pinwheel” mark for the web favicon.

Banner Ads

We'll focus on you. You focus on your clients.


Custom vision and dental benefits made easy.

[LEARN MORE](#)



OUR EYE IS ON VISION AND DENTAL OPTIONS!



[LEARN MORE](#)



We'll focus on you. You focus on your clients!



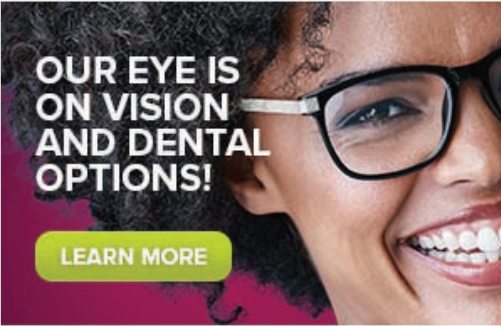
Custom vision and dental benefits made easy.

[LEARN MORE](#)



OUR EYE IS ON VISION AND DENTAL OPTIONS!


[LEARN MORE](#)



We'll focus on you. You focus on your clients.

Custom vision and dental benefits made easy.

[LEARN MORE](#)



OUR EYE IS ON VISION AND DENTAL OPTIONS!

[LEARN MORE](#)



Collateral



Your Employees Are Our Focus.

Through our partnership with TruAssure Insurance Company, we're here to help you give your employees a dental plan with their needs in mind.



VBA dental plans are administered and underwritten by TruAssure and are offered in conjunction with the DenetMax Plus dental network arrangement, which includes participating dentists from the DenetMax, United Concordia and Connection dental networks.

A heritage of outstanding solutions.

At VBA, our mission is to improve the human experience by utilizing innovative models of service, delivery and advocacy to reduce barriers to high-quality dental and vision care.

History & Heritage
Since 1965, we've provided comprehensive vision coverage to corporations, municipalities, schools, health and welfare funds, hospitals, and health maintenance organizations. Today, we provide both vision and dental coverage through an expansive network of providers.

Improving the Human Experience
Our vision and dental products offer members access to essential care. Through routine eye exams and dental cleanings, doctors are able to help members see clearly and smile with confidence.

A Personal Approach
At VBA, you're our focus. Everyone gets a uniquely personal approach to vision and dental benefits with customized plans, personalized service and the latest products. Whether you're a member, administrator, provider or lab, working with VBA is a simple, personalized process that has helped us build and maintain long-term relationships – including the one we still have with our first customer that joined us more than 50 years ago.

For more information about VBA, our customized dental plans, partnerships and more, visit our website at vbaplans.com.



VBA dental plans are administered and underwritten by TruAssure and are offered in association with the DenetMax Plus dental network arrangement, which includes participating dentists from the DenetMax, United Concordia and Connection dental networks.



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...y is different, they all have a similar goal: choosing the best coverage for their employees. That's why we work closely with you to design a dental plan customized to meet your employees' needs. Our partnership with TruAssure Insurance Company gives your employees plenty of choices to find the right provider in the right place through a network of more than 396,000 access points.

DENTAL PLAN TRENDS

RIISING ENROLLMENT	4.3%
Commercial dental plan enrollment increase ¹	
PPD POPULARITY	81%
Of commercial dental benefit plans are PPDs ²	
IMPORTANT BENEFITS	61%
employees view dental benefits as important, ranking second behind medical coverage. ³	

Coverage that makes you smile.

- Flexible and Convenient**
 - Fully insured and self-funded options
 - Simple plans with comprehensive coverage in Pennsylvania and Ohio
 - Nationwide access to one of the largest PPO networks through DenetMax Plus dental network
 - Freedom for members to choose any dentist but they will save the most with one in the network
 - MAC plan options available
- Stand-Alone Plans**
 - Independent of health insurance
 - Lower out-of-pocket costs for employees
 - Richer coverage
 - Focused expense
- Comprehensive Reporting**
 - Unlike other dental providers, VBA offers a comprehensive reporting package for groups with 50 or more lives.
- Specific Group Benefits**
 - Available for 10+ employees
 - Individually rated and completely customizable plans
 - Unlimited deductibles and annual maximums
 - Waiting periods standardly waived with proof of prior coverage

1. NAIP 017 Data from Dental Benefits, 2019. 2. NAIP, Quarterly Report, April 2019. 3. Dental Benefits Association of America, 2019. 4. NAIP 017 Data from Dental Benefits, 2019. 5. NAIP 017 Data from Dental Benefits, 2019. 6. NAIP 017 Data from Dental Benefits, 2019. 7. NAIP 017 Data from Dental Benefits, 2019. 8. NAIP 017 Data from Dental Benefits, 2019. 9. NAIP 017 Data from Dental Benefits, 2019. 10. NAIP 017 Data from Dental Benefits, 2019.

A healthy mouth is a happy mouth.

Each year, dental illnesses have a dramatic, adverse impact on business productivity. That's what makes dental coverage for your employees essential. Not only does dental coverage provide employees with a chance to maintain better oral health, it can help them spot potential health issues in other parts of the body—and that should give both you and your employees something to smile about.

An eye on prevention.

VBA dental plans are focused on helping to ensure that small issues do not turn into costly, intensive treatments.

More Benefits
Three cleanings standardly covered each year.

100% Coverage
In-network exams, x-rays, sealants and two fluoride treatments.

SICK DAYS
Over 20 million workdays are lost each year due to dental illness¹

OVERALL HEALTH
A dentist can detect signs and symptoms of more than 120 diseases that affect the rest of the body²

WARNING SIGNS
Gum disease has been linked to oral cancer, heart disease, diabetes, respiratory ailments, preterm births, ulcer diseases, thyroid problems and leukemia^{3,4}

GUM DISEASE
Nearly 75% of American adults suffer from various forms of gum disease and don't know it⁵

TOOTH DECAY
Tooth decay is the #1 chronic childhood disease—5 times more common than asthma and 7 times more common than hay fever⁶

ORAL CANCER
The death rate for oral cancer is higher than that of cervical cancer, Hodgkin's lymphoma, thyroid cancer and skin cancer⁷

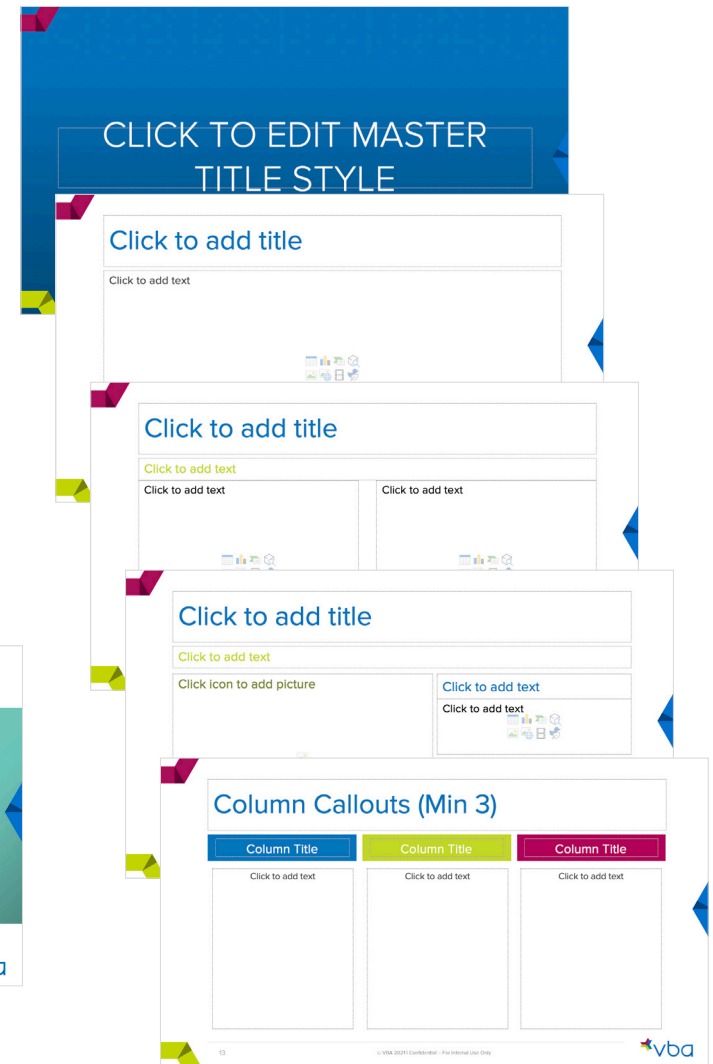
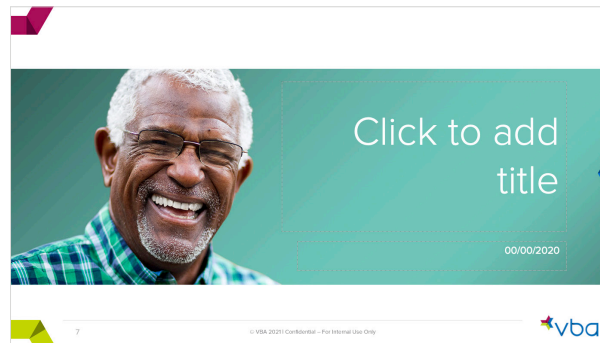
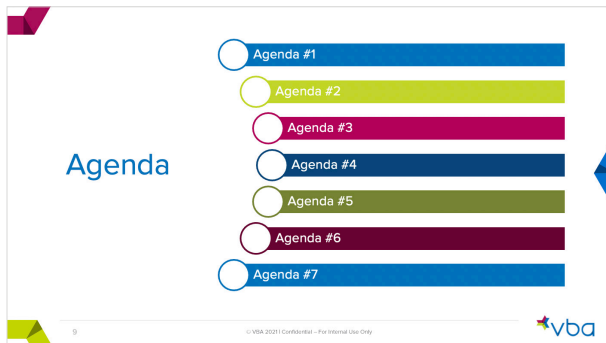
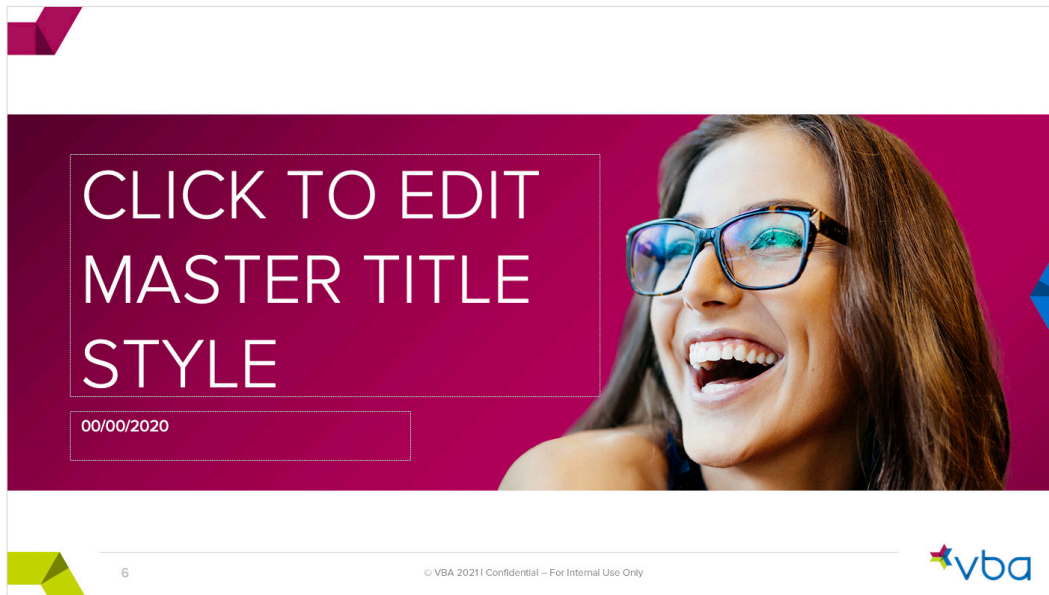


VBA dental plans are administered and underwritten by TruAssure and are offered in association with the DenetMax Plus dental network arrangement, which includes participating dentists from the DenetMax, United Concordia and Connection dental networks.



PowerPoint Template

Please note that there are two versions: one for internal use and one for external use. The difference is noted in the file name, as well as in the footer of each presentation.



VBA Solo

Brand / Product Overview



Individual Plans To Help You Focus on Life's Special Moments

VBA Solo provides vision care options you can access on your own. Using our most popular group plan designs, we've created options to fit your budget and sense of style. VBA Solo plans will help you focus on eye health and cost savings.

VBA Solo Distribution Channel

VBA Solo Partner leverages existing broker and association relationships to offer vision care to individuals. Partners earn compensation on every prepaid plan sold. Being a partner with VBA includes a custom landing page and a full suite of marketing tools for promotion.

VBA Solo Brand Promise

We make members the focus of everything we do. VBA Solo offers access to fundamental vision care. Whether members need an exam and glasses or new progressive lenses, our plan options have them covered.

Brand Identity

Logo Lockup



For use on white backgrounds



For use on grayscale materials



For use on branded color backgrounds
or grayscale materials



For use on darker backgrounds



For use on branded color backgrounds

Logo Usage

Clear Space

The minimum clear space around the outer edges of the logo should be equal to 50% of the height of the icon lockup. Do not let anything encroach the safe zone of the logo.



Do's & Don'ts

Do

- Always display logo in a fixed size.
- Maintain the integrity of the logo by using appropriate colors for maximum readability.
- Use created files of logos for execution.

Don't

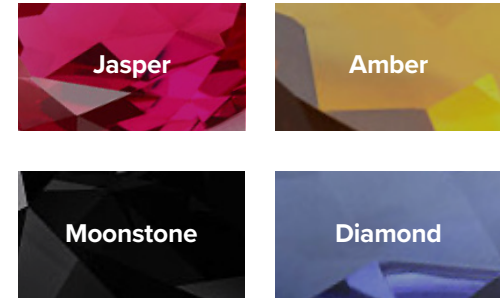


VBA Solo Brand Elements

Background



Plan Gemstones



Partner Plan Gemstones



Colors & Typography

Primary Colors

True Blue

Pantone: 285 C
RGB: 0 / 118 / 190
CMYK: 90 / 48 / 0 / 0
Hex: 0971CE

Cranberry

Pantone: 215 C
RGB: 179 / 2 / 91
CMYK: 6 / 100 / 26 / 24
Hex: B3025B

Spring Green

Pantone: 382 C
RGB: 196 / 216 / 46
CMYK: 28 / 0 / 100 / 0
Hex: C4D600

Primary Typeface

Proxima Nova Thin

For larger headlines, 18 pt. or larger, use Proxima Nova Thin.

Proxima Nova Light

For midsize headlines, 18 pt. or smaller, use Proxima Nova Light.

Proxima Nova Bold

For subheads, 12 pt. or smaller, use Proxima Nova Bold.

Proxima Nova Light

For body copy, use Proxima Nova Light in 8 pt. with 10 pt. leading, or 9 pt. with 11 pt. leading, if space allows.

Please reference pages 18 - 23 for full details on usage

Messaging

Messaging

VBA Solo offers vision care options to individuals. It is important to note that VBA Solo should be referred to as a vision care plan, not a benefit. VBA Solo is not an insured product but rather a prepaid plan.

Umbrella Message

The “Umbrella Message” is a brief description of what VBA Solo offers.

VBA Solo removes barriers to high-quality eye care by offering individual vision plan options.

Key Messages

Three Key Messages support the Umbrella Message. Each Key Message is supported by several Supporting Facts. These messages are not intended to be used verbatim or presented in the exact order presented in this document. Although all Key Messages and Supporting Facts are certainly relevant to every audience, the messages that follow are written in a situational voice for each distinct audience.

1

Simplicity & Support

At VBA, we keep things simple. We pride ourselves on being adaptable, accommodating and flexible. We make it easy to get in touch. Members can chat with us online, communicate via email or reach us via phone (our average call center wait time is just 40 seconds). And we make it convenient to find a provider—you can choose one yourself or we can help you find one in your area.

2

Scope & Scale

VBA offers a vast network of access points—more than 80,000 including optometrists, ophthalmologists and retailers.

3

History/Legacy

We’ve been providing cost-effective benefits since 1965 and began as a non-profit founded by optometrists. We are proud to continue that legacy by offering exceptional customer care and access to the latest optical products to suit your needs.

Messaging by Audience

VBA Solo has two key audiences that are addressed in different ways. The content that follows represents key messages to be used in VBA Solo communications.

Members

- **Simplicity & Support**

At VBA, we keep things simple. We pride ourselves on being adaptable, accommodating and flexible. We make it easy to get in touch. Members can chat with us online, communicate via email or reach us via phone (our average call center wait time is just 40 seconds). And we make it convenient to find a provider—you can choose one yourself or we can help you find one in your area.

- **Scope & Scale**

VBA offers a vast network of access points—more than 80,000 for vision, including optometrists, ophthalmologists and retailers. Our plans offer a large selection of lens products at all price points, and discount options.

- **Legacy**

We've been providing cost-effective benefits since 1965 and began as a non-profit founded by optometrists. We are proud to continue that legacy by offering exceptional customer care and access to the latest optical products to suit your needs.

Partners

- **Simplicity & Support**

We pride ourselves on keeping things simple by being adaptable, accommodating and flexible for partners. Being a partner with VBA includes a custom landing page and a full suite of marketing tools for promotion.

- **Scope & Scale**

VBA Solo Partner offers unique plan designs built especially for brokers and associations selling individual coverage directly to consumers.

- **Legacy**

We've been providing cost-effective benefits since 1965 and began as a non-profit founded by optometrists. We are proud to continue that legacy by offering exceptional customer care and access to the latest optical products to suit your needs.

Appendix

Collateral



Focus on Your Members With VBA Solo

About Us

Mission
The ability to see clearly is key to optimal living and quality of life for all people and extends beyond health to every person's ability to participate in and contribute to society. It is our mission to improve that human experience by utilizing innovative models of service, delivery and advocacy to reduce barriers to high-quality eye and dental care.

Improving the Human Experience
Our vision offers members access to fundamental vision care. Through routine vision care exams, doctors are able to help members see clearly and maintain overall health.

Why Choose VBA Solo?

Flexibility & Support
VBA Solo keeps things simple. We pride ourselves on being adaptable, accommodating and flexible. We make it easy to get in touch. Members can chat with us online, communicate via email or reach us via phone (our average center wait time is just 40 seconds). And we make it convenient to find a provider—you can choose one near you or we can help you find one in your area.

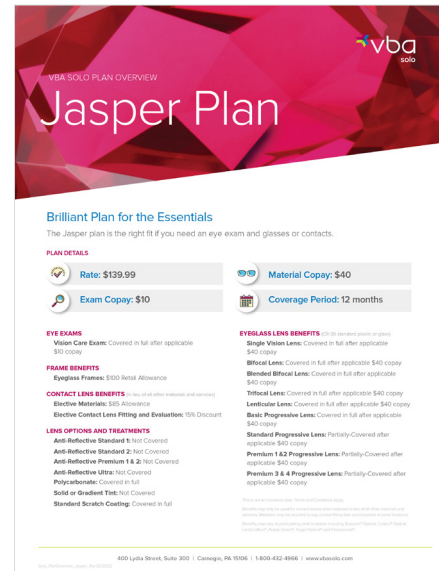
Scope & Scale
VBA Solo offers a vast network of access points—more than 46,000 including optometrists, ophthalmologists and opticians.

History
VBA Solo has been providing cost-effective benefits since 1965 and began as a non-profit founded by optometrists. We are proud to continue that legacy by offering exceptional customer care and access to the latest optical products that meet your needs.

More information
VBA Solo Partner plans, visit www.VBASoloPartner.com or contact **Matt Cuomo** at mrcuomo@vbaplans.com or 412-881-7608 ext. 204

TruAssure | **vba solo**

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VBA SOLO PLAN OVERVIEW

Jasper Plan

Brilliant Plan for the Essentials
The Jasper plan is the right fit if you need an eye exam and glasses or contacts.

PLAN DETAILS

- Rate:** \$139.99
- Material Copay:** \$40
- Exam Copay:** \$10
- Coverage Period:** 12 months

EYE EXAMS
Vision Care Exam: Covered in full after applicable \$40 copay

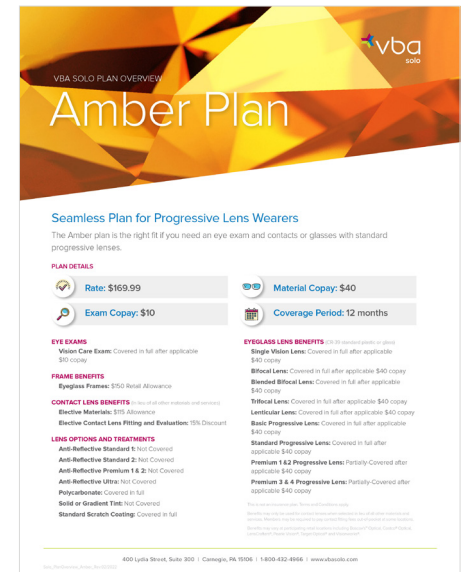
FRAME BENEFITS
Eyeglass Frames: \$150 Retail Allowance

CONTACT LENS BENEFITS
Elective Materials: \$15 Allowance
Elective Contact Lens Fitting and Evaluation: 15% Discount

LENS OPTIONS AND TREATMENTS
Anti-Reflective Standard 1: Not Covered
Anti-Reflective Standard 2: Not Covered
Anti-Reflective Premium 1 & 2: Not Covered
Anti-Reflective Ultra: Not Covered
Polycarbonate: Covered in full
Solid or Gradient Tint: Not Covered
Standard Scratch Coating: Covered in full

EYEGASS LENS BENEFITS
Single Vision Lens: Covered in full after applicable \$40 copay
Bifocal Lens: Covered in full after applicable \$40 copay
Blended Bifocal Lens: Covered in full after applicable \$40 copay
Trifocal Lens: Covered in full after applicable \$40 copay
Lenticular Lens: Covered in full after applicable \$40 copay
Basic Progressive Lens: Covered in full after applicable \$40 copay
Standard Progressive Lens: Partially Covered after applicable \$40 copay
Premium 1 & 2 Progressive Lens: Partially Covered after applicable \$40 copay
Premium 3 & 4 Progressive Lens: Partially Covered after applicable \$40 copay

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VBA SOLO PLAN OVERVIEW

Amber Plan

Seamless Plan for Progressive Lens Wearers
The Amber plan is the right fit if you need an eye exam and contacts or glasses with standard progressive lenses.

PLAN DETAILS

- Rate:** \$169.99
- Material Copay:** \$40
- Exam Copay:** \$10
- Coverage Period:** 12 months

EYE EXAMS
Vision Care Exam: Covered in full after applicable \$40 copay

FRAME BENEFITS
Eyeglass Frames: \$150 Retail Allowance

CONTACT LENS BENEFITS
Elective Materials: \$15 Allowance
Elective Contact Lens Fitting and Evaluation: 15% Discount

LENS OPTIONS AND TREATMENTS
Anti-Reflective Standard 1: Not Covered
Anti-Reflective Standard 2: Not Covered
Anti-Reflective Premium 1 & 2: Not Covered
Anti-Reflective Ultra: Not Covered
Polycarbonate: Covered in full
Solid or Gradient Tint: Not Covered
Standard Scratch Coating: Covered in full

EYEGASS LENS BENEFITS
Single Vision Lens: Covered in full after applicable \$40 copay
Bifocal Lens: Covered in full after applicable \$40 copay
Blended Bifocal Lens: Covered in full after applicable \$40 copay
Trifocal Lens: Covered in full after applicable \$40 copay
Lenticular Lens: Covered in full after applicable \$40 copay
Basic Progressive Lens: Covered in full after applicable \$40 copay
Standard Progressive Lens: Covered in full after applicable \$40 copay
Premium 1 & 2 Progressive Lens: Partially Covered after applicable \$40 copay
Premium 3 & 4 Progressive Lens: Partially Covered after applicable \$40 copay

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VBA SOLO PLAN OVERVIEW

Moonstone Plan

Distinctive Plan to Reduce the Shine so You Don't Lose Your Sparkle
The Moonstone plan is the right fit if you need an eye exam and glasses with standard progressive lenses and anti-reflective coating.

PLAN DETAILS

- Rate:** \$159.99
- Material Copay:** \$40
- Exam Copay:** \$10
- Coverage Period:** 12 months

EYE EXAMS
Vision Care Exam: Covered in full after applicable \$40 copay

FRAME BENEFITS
Eyeglass Frames: \$150 Retail Allowance

CONTACT LENS BENEFITS
Elective Materials: \$15 Allowance
Elective Contact Lens Fitting and Evaluation: 15% Discount

LENS OPTIONS AND TREATMENTS
Anti-Reflective Standard 1: Covered in full
Anti-Reflective Standard 2: Not Covered
Anti-Reflective Premium 1 & 2: Not Covered
Anti-Reflective Ultra: Not Covered
Polycarbonate: Covered in full
Solid or Gradient Tint: Not Covered
Standard Scratch Coating: Covered in full

EYEGASS LENS BENEFITS
Single Vision Lens: Covered in full after applicable \$40 copay
Bifocal Lens: Covered in full after applicable \$40 copay
Blended Bifocal Lens: Covered in full after applicable \$40 copay
Trifocal Lens: Covered in full after applicable \$40 copay
Lenticular Lens: Covered in full after applicable \$40 copay
Basic Progressive Lens: Covered in full after applicable \$40 copay
Standard Progressive Lens: Covered in full after applicable \$40 copay
Premium 1 & 2 Progressive Lens: Partially Covered after applicable \$40 copay
Premium 3 & 4 Progressive Lens: Partially Covered after applicable \$40 copay

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VBA SOLO PLAN OVERVIEW

Diamond Plan

Multifaceted Plan to Address Light Sensitivity
The Diamond plan is the right fit if you need an eye exam and glasses with select progressive and light-sensitive lenses.

PLAN DETAILS

- Rate:** \$299.99
- Material Copay:** \$35
- Exam Copay:** \$10
- Coverage Period:** 12 months

EYE EXAMS
Vision Care Exam: Covered in full after applicable \$35 copay

FRAME BENEFITS
Eyeglass Frames: \$175 Retail Allowance

CONTACT LENS BENEFITS
Elective Materials: \$15 Allowance
Elective Contact Lens Fitting and Evaluation: 15% Discount

LENS OPTIONS AND TREATMENTS
Anti-Reflective Standard 1: Covered in full
Anti-Reflective Standard 2: Covered in full
Anti-Reflective Premium 1 & 2: Covered in full
Anti-Reflective Ultra: Not Covered
Polycarbonate: Covered in full
Standard Scratch Coating: Covered in full

EYEGASS LENS BENEFITS
Single Vision Lens: Covered in full after applicable \$35 copay
Bifocal Lens: Covered in full after applicable \$35 copay
Blended Bifocal Lens: Covered in full after applicable \$35 copay
Trifocal Lens: Covered in full after applicable \$35 copay
Lenticular Lens: Covered in full after applicable \$35 copay
Basic Progressive Lens: Covered in full after applicable \$35 copay
Standard Progressive Lens: Covered in full after applicable \$35 copay
Premium 1 & 2 Progressive Lens: Covered in full after applicable \$35 copay
Premium 3 & 4 Progressive Lens: Partially Covered after applicable \$35 copay

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