

## Bell Bank brings innovation to vision program with XP Health

A high-value, low-cost solution for both employees and employer



Client: **Bell Bank**

### Industry:

Corporate & personal banking

### Employees:

1,900+

### Headquarters:

Fargo, ND

### About company:

Founded in 1966, Bell Bank is one of the largest family- and employee-owned banks in the U.S., with over \$13 billion in assets and a strong commitment to community and employee well-being.

### The challenge: rising costs, limited value

As part of its ongoing effort to provide best-in-class employee care, Bell Bank sought a more cost-effective, high-impact vision care solution. Bell Bank's existing vision care program was becoming increasingly expensive, with limited insight into how employees were using it and whether it truly met their needs. Additionally, employees at Bell Bank faced high member costs for care, and the program felt transactional rather than a true partnership.

### Bell Bank wanted a solution that could help:



Enhance employee experience



Reduce costs for both employees & employers



Increase engagement while simplifying program management



I used to spend \$700 on glasses. With XP Health, I purchased the same pair for \$223. Now, I don't have to wait or plan for eyewear—I can just buy what I need.”

Bell Bank Employee

**Discount Only - Not Insurance.** The program provides discounts on certain vision care and products through participating vision care providers. The range of the discounts will vary depending on the product and the participating vision care providers. XP Health is not an insurance plan and does not pay or reimburse participating vision care providers for the cost of vision care services or products purchased by the program participant. The program participant is required to pay for the cost of all vision care services or products received. 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>.



"Switching to XP Health was a game-changer for Bell Bank. Employees are saving hundreds of dollars on eyewear, and we've significantly reduced our vision program expenses—all while improving access to care. It's rare to find a partner that delivers so much value with so little complexity."

**Amy Perrin**

Director of Operations, Human Resources at Bell Bank



## Solution: XP Health delivers a better vision program at lower costs

XP Health transformed Bell Bank's vision program by delivering significant cost savings, higher utilization, and a better employee experience—a sharp contrast to the inefficiencies of traditional vision insurance.

With XP Health, Bell Bank employees no longer faced high retail markups for eyewear, confusing reimbursements, or barriers to care. Instead, they got affordable eyewear, greater convenience, and a seamless digital vision care experience.

### ✔ More employees are engaged

Nearly 50% of Bell Bank employees who signed up to use XP Health program placed an eyewear order within the first few months—far exceeding industry averages for vision care usage. Bell's traditional vision insurance lacked visibility into utilization, making it impossible to track true engagement.

### ✔ Immediate, measurable savings

On average, employees saved **\$274 per purchase**, a significant reduction in personal healthcare expenses. Bell Bank also saw a 40% decrease in vision program subscription fees compared to their previous vision care program.

### ✔ Value for employee & employer

XP Health didn't just replace a vision care program—it made vision care a real value-add for employees while simplifying administration for Bell Bank.

### ✔ Friction-free implementation

XP Health met all of Bell Bank's security and privacy requirements, making for a seamless integration. XP Health provided hands-on support, on-site activations, virtual styling consultations, and employee outreach.

### ✔ Lower member expenses

Bell Bank employees pay an average of **\$88 per eyewear purchase**, compared to the \$700+ many had been spending at traditional eyewear retailers. XP Health eliminated inflated retail pricing and passed wholesale savings directly to employees.

## Take a smarter, more cost-effective approach to vision care

XP Health gave Bell Bank a vision program that employees actually use, while lowering costs and eliminating administrative friction. By providing affordable eyewear, seamless access, and true partnership support, XP Health helped Bell Bank turn its vision care into a competitive advantage.



To learn more, email [info@xphealth.co](mailto:info@xphealth.co) or visit us at [xphealth.co](http://xphealth.co)