

Easy on the eyes

A look at how simple-to-use
benefits clarify the picture for
both employees and employers

What's inside?

Knowledge is power

Evolving trends across the human resources landscape are indicative of changes coming to the vision care industry.



of employers offer vision insurance, even though more than half provide dental coverage.²

A different view of vision benefits

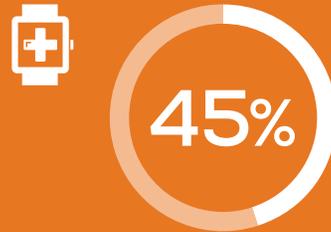
EyeMed knows that members who understand their benefits are more likely to value them and use them. When that happens, both members and employers are happier and healthier—and that's what we like to see.



The average person is 4x more likely to receive an annual eye exam than a physical.⁹

The tech imperative

HR professionals and business owners are well-aware of the multigenerational workplace and the need to offer benefits that cater to everyone.



of consumers are using tech tools to monitor fitness and health goals are Millennials.⁴

The business basics

It's critical to understand the needs and concerns of your employees in order to provide benefits they'll want and understand how to use.



Benefits were the third-most important factor in determining employee satisfaction—ahead of pay.¹⁰

What matters to members

Vision is the only employee benefit that overlaps health needs (comprehensive eye exam and vision correction) and style preferences (glasses and sunglasses)—so it should be an enjoyable experience.



of employees rank having a choice of levels in vision coverage as "important."⁵

Check us out

Now that we've opened your eyes to the changing face of vision care, we want to make your selection process as easy as possible—just as we make vision benefits as easy as possible.



of healthcare consumers used online resources in 2015.⁴

² The Kaiser Family Foundation and Health Research & Educational Trust, "Employer Health Benefits Annual Survey," 2014

⁴ Society for Human Resource Management, "Benefits Trends to Watch in 2016—and Beyond," 2016

⁹ U.S. Department of Health—National Health Statistics Reports #5, August 6, 2008

¹⁰ Society for Human Resource Management, "Employee Job Satisfaction and Engagement," 2015

Evolving trends across the human resources landscape are indicative of changes coming to the vision care industry.

Vision is a growing benefit—in fact, it's the most popular voluntary benefit among workers.¹ Unfortunately, it is also an often overlooked benefit, taking a back seat to medical and dental. Only 35% of employers offer vision insurance, even though more than half provide dental coverage.² For both the employees and employer, the focus tends to be on medical and dental. Combine that with life becoming busier, both inside and outside of the office. It's vital for your vision benefits company to meet the needs of both you and your employees by using methods that save time in helping you understand the coverage, and make going about your day-to-day as easy as possible.

And that's where the trend of benefits going digital comes in. For example, HR and payroll software is a space newly filled with mobile applications that enable employees to request vacation, check paid-time-off balances, connect with coworkers, review work schedules and enter their time cards—whenever and wherever suits them. Such apps often also include access to benefits information that used to require mailing or faxing paperwork, or meeting with an HR team member in person.

Online and mobile HR features have improved accuracy, saved countless hours of time and created a sense of empowerment among employees who value convenience and flexibility more than ever. ADP, a nationally recognized provider of payroll and HR management solutions, says mobile HR applications have been shown to increase workforce satisfaction.³ And Deloitte's 2015 Survey of U.S. Health Care Consumers found that 52% of healthcare consumers used online resources, such as scorecards, social media and patient portals, to search for care-related information and to compare providers and plans.⁴

It's clear that when consumers are given the keys, they're eager to test-drive the available tools and resources to find the best solutions for themselves and their families.

And that includes benefits packages—because a member who understands their benefits is more likely to value and use them.

It's basic human nature. Think about being in a social setting: if you already know a few people in a room, you're more likely to



get involved in the conversation. By the end of the night, you've met new people, made friends and had a great time. But when you're alone in a room full of strangers, you're watching the clock and waiting for the polite moment to leave. We gravitate toward the familiar, and when we feel more comfortable in a given situation, we're naturally more engaged.

Are your benefits providers—from medical to dental to vision—welcoming your employees with their self-service tools and resources or keeping them at arm's length?

¹ Workforce.com, "Special Report: Vision and Dental Benefits—More to See, More to Chew On," 2015

² The Kaiser Family Foundation and Health Research & Educational Trust, "Employer Health Benefits Annual Survey," 2014

³ ADP, "Self-Service and Mobile HR Applications," 2014

⁴ Society for Human Resource Management, "Benefits Trends to Watch in 2016—and Beyond," 2016

HR professionals and business owners are well-aware of the multigenerational workplace and the need to offer benefits that cater to everyone.

Employers need to consider everyone from Baby Boomers on down through Millennials, and even to start planning ahead for when the surely tech-savvy post-Millennials, or “Generation C,” begin to enter the workforce.

“Looking forward, the mobile phenomenon is even applicable to what many are calling Generation C (individuals born since 1997). These young Americans are connected, communicating, collaborating, computerized, and seem always to be clicking. It is likely that they will readily adapt to mobile HR as they enter the workforce.”³

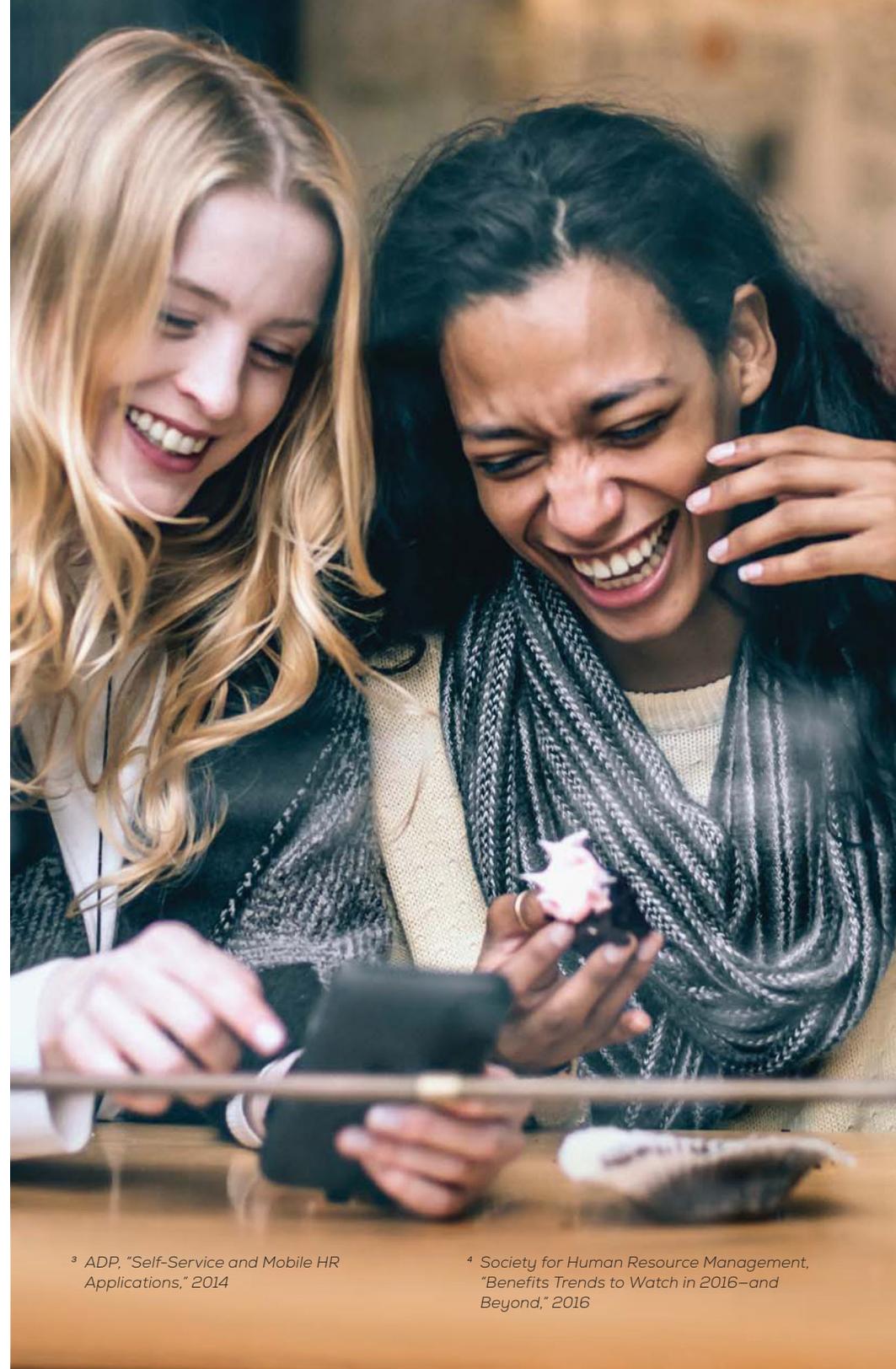
In fact, not only are they likely to adapt, they’re likely to demand resources that are simple, mobile and accessible 24/7.

Millennials, specifically, account for 45% of consumers using tech tools to monitor fitness and health goals. And overall, use of such tools ballooned from 17% of consumers to 28% from 2013–15.⁴ Additionally, consumers battling chronic illness, regardless of age, have enthusiastically embraced tech tools

to monitor their health; the number has grown from 22% to 39% in the past 2 years.⁴

As employees take control of their health and wellness, they also want control over their health-related coverage—medical, dental and vision. That means having immediate access to benefits information, provider details, cost-planning tools and comparative data.

High-deductible plans and health spending accounts have put the onus on consumers to be more aware of where their money is going and why. In turn, employers bear the responsibility to make information clear, understandable and easy to find for users of all ages and covering the full scope of potential health needs. And that’s why a benefits provider should not only be knowledgeable of evolving employee trends, but also proactive in providing both you—the employer—and your associates with the tools and resources needed to make the benefits experience as simple as possible.



³ ADP, “Self-Service and Mobile HR Applications,” 2014

⁴ Society for Human Resource Management, “Benefits Trends to Watch in 2016—and Beyond,” 2016

Ease and convenience are paramount to the success of any benefits package.

But let's zoom in on what consumers want out of their vision benefits, specifically. Vision is the only employee benefit that overlaps health needs (comprehensive eye exam and vision correction) and style preferences (glasses and sunglasses)—so it should be an enjoyable experience.

ACCESS TO ANSWERS, RIGHT AWAY

For some members, that means a printed welcome kit that outlines the benefit essentials and allows them to highlight sections or make notes. For others, it's the ability to make a phone call and talk to a live human being. And for still others, it's a website or mobile application. The best vision benefits providers have options for every type of member.

DECISION-SUPPORT TOOLS

More employees are coming to expect variety with their benefits, giving them the ability to compare options and choose a benefit tier that matches their specific needs and wants. For example, 88% of employees rank having a choice of levels in vision coverage as "important."⁵ However, for some, having multiple options can be overwhelming. Decision-support tools, such as EyeNav from EyeMed, allow employers to give employees choice with their benefits—without an added headache. After answering a few

questions related to how the employee and their dependents will use the benefit, a recommendation is made on which benefit level best meets their unique needs.

SELF-SERVICE CAPABILITY

Given that 52% of healthcare consumers searched for care-related information using online resources,⁴ it's only fitting that consumers want online member portals and mobile apps that make it possible to take charge of how, when and where they use their benefits. Members want to be able to:

- View their benefits and eligibility status
- Find providers
- Make appointments online
- Find and redeem discounts and special offers
- Save their prescription for future reference

COST-TRANSPARENCY TOOLS

Is there a worse feeling than having an unexpected (or unexpectedly high) cost? Few things will discourage a member from using a benefit more quickly than a bad experience on the financial front. Cost-transparency tools that allow members to understand costs before

visiting their provider help create a more informed consumer with fewer unwelcome surprises. And some tools, such as EyeMed's Know Before You Go vision cost calculator, go even further by automatically applying the member's plan allowance, giving a truer representation of potential out-of-pocket costs.

WORKPLACE HEALTH AND WELLNESS

A 2015 survey conducted by Deloitte found that employees see the value and have an interest in wellness programs.⁶ User-friendly resources, like a dedicated wellness website, can connect your employees to educational materials and tools to help them understand the importance of taking self-care. Because healthy employees are happy employees.

ON-THE-GO RESOURCES

Mobile apps can take the vision benefits experience a step further, enabling members to stay informed and connected—whether they're planning ahead for their appointment or sitting right in the provider's office. With more than half of American adults owning a smart phone,³ consumers should be able to easily pull up benefit information in order to understand allowances and co-pays. They're also eager for digital ID cards that eliminate the hassle and worry of carrying often-misplaced paper cards.

A top-notch mobile app also allows users to locate in-network providers without the need for a computer, and to download discounts and special offers for easy redemption while they're at the provider.



of employees rank having a choice of levels in vision coverage as "important."⁵



EyeMed's Know Before You Go Vision Cost Calculator

A member can automatically apply their plan allowance, giving a truer representation of potential out-of-pocket costs.

³ ADP, "Self-Service and Mobile HR Applications," 2014

⁴ Society for Human Resource Management, "Benefits Trends to Watch in 2016—and Beyond," 2016

⁵ HR.BLR.com, 2015

⁶ <http://www2.deloitte.com/content/dam/Deloitte/us/Documents/life-sciences-health-care/us-lshc-wellness-programs.pdf>

EyeMed knows that members who understand their benefits are more likely to value them and use them.

When that happens, both members and employers are happier and healthier—and that's what we like to see.

So, how does EyeMed help? We make benefits easy. Because easy for members means easy for you.



PRE-ENROLLMENT

Decision-support tool

Our EyeNav decision-support tool is used in conjunction with EyePrefer and helps to remove any frustration when doing side-by-side comparisons by asking your employees a few simple questions about how they plan to use their vision benefits, then telling them their ideal coverage level. Since your employees' needs are all unique, it can help ensure they're choosing coverage for what they'll actually use.



ENROLLED IN EYEMED

A great start

We can provide HR professionals with customizable pre-enrollment ads, brochures, articles and posters. Plus once enrolled, we'll help ensure that employees understand how to use their benefits by mailing a member Welcome Kit—complete with a printed ID card—directly to their home. Members get the information they need, and HR pros get to cross something off their to-do lists.

Online member portal

Putting vision care management into the hands of the member can help empower them to understand and use their benefit. The EyeMed Member Portal gives them access to a range of benefit information—from viewing benefit details to finding the nearest provider to printing a replacement ID card and more.

Mobile application

Meeting the needs of your evolving workforce means providing access to benefit information in a form that's easily

accessible for their busy lives. Our EyeMed Members App allows them to receive reminders about upcoming exams, pull up their ID cards, find a provider and get driving directions, load and save their prescriptions and more.

Accessible support

In addition to the Member Portal and mobile app, our award-winning call center gives members a third access point to get answers to their questions, with live service hours available 102 hours per week.



USING THE BENEFIT

Enhanced Provider Search

Employees value different criteria when selecting a provider. Our Enhanced Provider Search helps members locate their preferred provider by proximity, hours of operation, available frame brands and specialty services, such as advanced technology and retinal imaging, plus the added convenience of scheduling an appointment online.⁷

Cost-transparency

Understanding costs before heading to the provider lessens any surprises and helps create a more informed member. Our Know Before You Go vision cost calculator asks members a few simple questions about their anticipated purchase, then calculates their out-of-pocket costs, if they have any.

Simple savings

Our Special Offers page, available on both the Member Portal and EyeMed Members App, lets members plan ahead for their appointment with access to additional savings on things such as LASIK, hearing, contact lenses, eye exams and frames, and more.

Total health awareness

The average person is 4x more likely to receive an annual eye exam than a physical.⁸ We can send exam reminders to your enrolled employees who have been identified as being at-risk for chronic health conditions—such as diabetes, high cholesterol or high blood pressure—leading to healthier employees with potentially lower healthcare expenses.



STAYING EDUCATED

Expert advice

We make health and wellness information (articles and interactive games) readily available for your employees on eyesiteonwellness.com. Plus, it also serves as a time-saving resource to source wellness articles that can be used for employee communications.

⁷ Available for select network providers

⁸ U.S. Department of Health—National Health Statistics Reports #5, August 6, 2008

It's critical to understand the needs and concerns of your employees.

Offering the right benefits package can have powerful results on your business:

RECRUITMENT AND RETENTION

HR experts nationwide agree that, more than ever, creative benefits packages play a major role in attracting and keeping top-quality talent. For certain generations, benefits can be as important as financial compensation.

A 2013 employee benefits study found that 80% of respondents want benefits that meet their changing needs as they advance through their careers.⁹ What suited them at 22 does not match the realities of their lives at 32, 42 or 52. Younger employees, in particular, are attracted not merely by salary, but also by the opportunity to customize aspects of their work lives, from creating flexible schedules to choosing "a la carte" medical, dental and vision packages.

SATISFACTION, ENGAGEMENT AND PRODUCTIVITY

A 2015 Society for Human Resource Management study found that benefits were the third-most important factor in determining employee satisfaction—ahead of pay.¹⁰ And numerous researchers have concluded that employees who are more

satisfied are more engaged in their jobs and, thus, more productive.¹¹

What does that mean to your bottom line?

- Engaged workers are 38% more likely to demonstrate above-average productivity.¹²
- Businesses with high engagement outperform those without by 202%.⁵
- Investing 10% more in engagement initiatives can grow profits by \$2,400 per employee each year.⁵

BETTER HEALTH AND LOWER COSTS

More and more businesses are adding wellness programs—everything from group weight-loss activities to smoking-cessation incentives—to improve the overall health of their employees and lower medical costs. It makes sense, right? Healthier employees take fewer sick days, spend less on medications and provider visits, and get more done during their workdays.

What some employers, as well as employees, might not realize is that vision care makes an impact on overall health. In fact, eye exams are an accurate means of detecting chronic health conditions such as high blood pressure, high cholesterol and diabetes. Considering Americans are



4x more likely to visit an eye doctor than a primary physician¹³, it's obvious that vision care plays a critical role in helping people live longer, healthier lives.

Vision coverage encourages employees to schedule routine eye exams, which means your workforce can take charge of their eye health and overall wellness. Diagnosed conditions can be treated more quickly—and more cost-effectively—leading to a healthier team with potentially lower healthcare expenses. In fact, employers can gain \$7 for every \$1 invested in vision coverage.¹⁴

⁵ HR.BLR.com, 2015

⁹ MetLife, "Employee Benefits Trends Study," 2013

¹⁰ Society for Human Resource Management, "Employee Job Satisfaction and Engagement," 2015

¹¹ Forbes.com, "Why Your Employees' Happiness Matters—and What to Do About It," 2014

¹² TalentCulture, "6 Eye-Opening Employee Engagement Statistics," 2014

¹³ U.S. Department of Health—National Health Statistics Reports #8, August 6, 2008

¹⁴ Workforce.com, "Special Report: Vision and Dental Benefits—More to See, More to Chew On," 2015

Now that we've opened your eyes to the changing face of vision care, we want to make your selection process as easy as possible—just as we make vision benefits as easy as possible.



Use this checklist to evaluate which vision benefits company provides your team more of what's best, not more of the same:

FEATURE	eyemed	Vision benefits company "B"	Vision benefits company "C"
Digital, pre-enrollment decision-support tool	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Online appointment scheduling tool	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Digital and printed ID cards	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Enhanced Provider Search	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mobile members app for iPhone and Android	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ability to save vision prescriptions electronically	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cost-transparency tools	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Online discounts and special offers	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Award-winning call center	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Online wellness resources	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



We look forward to helping you and your employees see life to the fullest.

To get started, visit starthere.eyemed.com or contact your EyeMed sales rep.

