



Clear line of sight

How vision care influences preventive health care

INTRODUCTION

There's something about eye exams you may not see

An eye exam used to be for people who needed glasses or contact lenses...and that was it. But we now know that vision care is a critical component of overall health care – even for people who think they have perfect eyesight.

By treating vision care as preventive care, we can help improve both eye health and overall health. This typically produces positive results for employer health strategies and improves the overall effectiveness and appeal of vision care benefits.

While vision disorders are among the top 10 health disabilities among adults in the U.S.¹, and some of the most expensive,² an exam can save much more than money. An annual eye exam is sometimes the only way to uncover serious eye diseases that may not show any early symptoms, like glaucoma or diabetic retinopathy.

With a clear view of blood vessels in the eye, eye doctors can also help spot early signs of chronic health conditions and monitor them through regular exams.³ Early detection is key to improving the chances for positive outcomes.⁴ However, nearly 2 out of 3 people don't realize eye doctors can detect health issues like diabetes, high cholesterol or hypertension.⁵

It's becoming clear that comprehensive eye exams should be part of any preventive care program. Regular vision care is simply a smart health management strategy – and the reasons may have nothing to do with how well you see.

¹"Fast Facts of Common Eye Disorders"; CDC Vision Health Initiative; cdc.gov; reviewed June 29, 2020 ²"Fast Facts of Common Eye Disorders"; CDC Vision Health Initiative; cdc.gov; reviewed June 29, 2020 ³"See the full picture of your health with an annual comprehensive eye exam"; American Optometric Association; aoa.org; accessed Nov 2020. ⁴Fragala M., Shiffman D., Birse C.; "Population Health Screenings for the Prevention of Chronic Disease Progression"; (2019, Nov 15); American Journal of Managed Care; ajmc.com. ⁵Miller, S.; "Screen Time Takes Toll on Workers' Eyes"; (2020, Feb 10); SHRM.org. ⁶Levine H., "Is It Okay To Skip Your Annual Physical?"; (2018, Oct 25); AARP.org ⁷"Eye-Q Survey: Vision a Winner for Olympians Top Skill"; (2018, Feb 18); American Optometric Association; aoa.org



People are almost 3x more likely to get an eye exam than a physical.^{6,7} As part of a preventive health care program, it is estimated that vision benefits will only grow in value and demand.

An eye exam looks for much more than blurry vision

“My vision is perfectly fine. I don’t wear glasses and never have, so I don’t need an eye exam.”

The logic seems...logical, but it actually makes the mistake of equating vision quality with eye health. Someone can be in incredible athletic shape and still have a major health issue; likewise, even 20/20 vision can mask a real problem.

In today’s world, eyes are up against incredible challenges. Tablets, smartphones, TVs, computer monitors, game systems and laptops bombard eyes with blue light. In fact, U.S. adults average 6.3 hours per day with digital devices – our culture makes it hard to look away.⁸

It’s one reason 43% of U.S. workers say their vision has worsened in the last three years.⁹ Eyes need regular checkups, no matter what shape they seem to be in.

43%

U.S. workers who said their vision has worsened in the last three years⁹

⁸Meeker, M.; “Internet Trends 2019”; Bond Capital; released at 2019 Code Conference. ⁹Coming into Focus The Role of Vision Benefits and Eye Care in Health & Wellness; 7th Annual Workplace Benefits Study; guardianlife.com; (2019).



U.S. adults average 6.3 hours per day with digital devices⁸



93
MILLION
AMERICANS

are at risk for vision loss, but only half of them visited an eye doctor in the last year¹⁰

YOU MAY NEED VISION CARE AND NOT KNOW IT

An estimated 93 million Americans are at risk for vision loss, but only half of them visited an eye doctor in the last year.¹⁰

How is it possible for so much vision loss to go undetected and untreated? Eyesight often changes slowly – too slowly for you to notice. Even for serious vision problems, you might not notice any symptoms while they're still in the early stages.

This is especially true for children; with no frame of reference, blurry may seem normal to them. While an estimated 1 in 4 children in the U.S. have some type of vision problem,¹¹ only 39% of preschoolers have had their vision tested at all – only 15% with an eye care professional.^{12,13}

An eye doctor is in a much better position to notice those slight changes. Through regular eye exams, they can detect incremental changes that people miss over time.



An estimated 1 in 4 children in the U.S. have an undiagnosed vision problem¹¹

39% of preschoolers have had their vision tested¹²

15% of preschoolers have had their vision tested with an eye care professional¹³

¹⁰"Fast Facts of Common Eye Disorders"; CDC Vision Health Initiative; cdc.gov; reviewed June 29, 2020

¹¹Heiting, G.; "Vision Problems of School Age Children"; (2017, April); All About Vision ¹²"Keep an Eye on Your Vision Health"; (2020, Oct 1); cdc.gov. ¹³"School Age Vision: 6 to 18 Years of Age"; American Optometric Association; aoa.org; accessed Nov 2020.

NOT ALL EYE DISEASES ARE EASY TO SEE

The good news is that up to 80% of vision loss is preventable or treatable – if it's caught in time.¹⁴ The bad news is that serious eye diseases often show no warning signs until it's too late to treat them or slow them down. Through a comprehensive exam, an eye doctor can detect vision problems that a screening might miss.

Regular vision care is essential to detect and manage (and in some cases, reverse) serious eye diseases like these.¹⁵

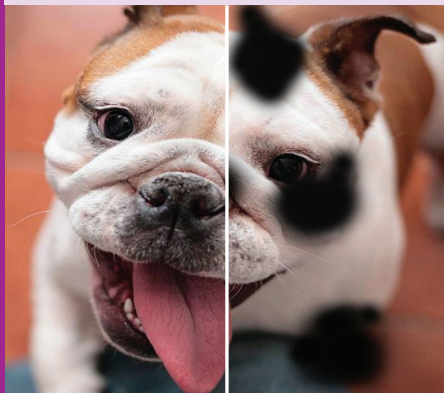
Cataracts



Glaucoma



Diabetic Retinopathy



Macular Degeneration



Cataracts^{16,17}

- **What it is:** Clouding of the lens
- **Frequency:** More than half of Americans over 80
- **First signs:** Blurring and hazing gradually grows
- **If found early:** Eyeglasses, lighting and other visual aids may improve vision, but there's no fix other than surgery; an eye doctor can track progress to know when surgery is needed

Glaucoma^{18,19,20}

- **What it is:** Elevated pressure on the optic nerve
- **Frequency:** 3 million Americans; half of them don't know it
- **First signs:** Early signs can only be detected through an eye exam; loss of peripheral vision happens so slowly that it's unnoticed until it's too late
- **If found early:** Medicine and eye drops may prevent glaucoma from getting worse; unfortunately, treatment can't reverse vision loss once the nerve is damaged

Diabetic Retinopathy^{21,22}

- **What it is:** Retina damage caused by sugar build-up
- **Frequency:** More than 40% of Americans with diabetes
- **First signs:** No early signs – usually appears only after diabetes is present for a while; later signs are blurry vision and floating spots
- **If found early:** Controlling blood sugar and blood pressure may halt vision loss but mostly it cannot be reversed

Age-Related Macular Degeneration^{23,24}

- **What it is:** Deterioration of central part of retina
- **Frequency:** 11 million in the U.S., leading cause of vision loss over 50
- **First signs:** Blurred area in central vision slowly gets larger over time
- **If found early:** No treatment for early cases, so tracking is critical; treatment for more advanced cases can slow progression

¹⁴Rogers, P.; "Learn More About Avoidable Blindness and Schedule a Comprehensive Eye Examination"; (2018, October) ³; visionaware.org. ¹⁵"Avoid Vision Loss By Catching Conditions Early"; yoursightmatters.com; accessed April 2020. ¹⁶Bailey, G.; "Cataracts: 3 common types, causes, symptoms and treatments"; allaboutvision.com; June 2019. ¹⁷"At a glance: Cataracts"; (2019, August 3); National Eye Institute; nei.nih.gov. ¹⁸Berdahl MD, J.; "Glaucoma: Symptoms, treatment and prevention"; allaboutvision.com; June 2019. ¹⁹"At a glance: Glaucoma"; February 2021; National Eye Institute; nei.nih.gov. ²⁰"Don't Let Glaucoma Steal Your Sight"; Center for Disease Control; cdc.gov; November 2020 ²¹Haddrill, M.; "Diabetic Retinopathy, Diabetic Macular Edema"; allaboutvision.com; February 2021. ²²"At a glance: Diabetic Retinopathy"; (2019, August 3); National Eye Institute; nei.nih.gov. ²³"At a glance: AMD"; (2020, August 17); National Eye Institute; nei.nih.gov. (leading cause of major vision loss in people over 50) ²⁴"Macular Degeneration"; Johns Hopkins Medicine, Wilmer Eye Institute; hopkinsmedicine.org; accessed Nov 2020

“The single most important thing anyone 50 years or older can do for vision health is to have an annual eye exam. Once you pass the 50-year mark, your risk for several serious vision diseases increases and the odds of you requiring vision correction also climbs.”

– JOHN LAHR, OD, EYEMED MEDICAL DIRECTOR

COMPANIES NEED VISION BENEFITS, TOO

Vision benefits are growing in popularity among workers. Here's why:

- A computer vision study estimates that uncorrected vision problems can decrease an employee's productivity level by as much as 20%²⁵
- Employees with access to workplace health programs are healthier, use fewer sick days and are more productive²⁶
- Uncorrected vision problems cost the global economy nearly \$272 billion in lost productivity²⁷
- 70% of employees consider vision benefits “very important”²⁸

²⁵Heiting, G.; “Worker Productivity and Computer Vision Syndrome”; (2021, Jan); All About Vision. ²⁶Essman, Y.; “Wellness programs cut sick days, improve productivity”; (2018, June 13); Employee Benefits News. ²⁷“See Better, Work Better: Increasing Productivity Thanks To Good Vision”; (2018, Sept); essilorseechange.com ²⁸Miller, S.; “Screen Time Takes Toll on Workers’ Eyes”; (2020, Feb 10); SHRM.org.



VISION CARE IS SIMPLY GOOD BUSINESS



A computer vision study estimates that uncorrected vision problems can decrease an employee's productivity level by as much as 20%²⁵



Uncorrected vision problems cost the global economy nearly \$272 billion in lost productivity²⁷

70%

of employees consider vision benefits “very important”²⁸

Connecting the dots between eye exams and chronic conditions

The eye is the only place on the body with an unobstructed view of blood vessels. More than a fun fact, it can be critical to employee health.

With a clear view of your eye, eye doctors can search for early signs of diabetes, hypertension, high cholesterol or serious eye diseases. Telltale hints of these diseases can be subtle early on, and studies show that early detection improves chances of a positive outcome. But if the signs are missed, worse health problems could be waiting down the road.

This is where eye exams can have the most influence over health. Because people are almost 3x more likely to get an eye exam than a physical,^{29,30} even at-risk people who don't visit their doctor can have a better chance to catch certain health problems sooner.

For many, some health problems discovered by an eye exam may be the first sign of trouble. Research shows that eye doctors are likely to spot signs of chronic diseases like hypertension, high cholesterol and diabetes before other health care professionals.³¹ What you don't know really can hurt you.

Yet 2 out of 3 people don't know that an eye doctor can detect these chronic health conditions.³² That's why it's important to promote eye exams as a tool for preventing and managing health issues.

²⁹Levine H., "Is It Okay To Skip Your Annual Physical?"; (2018, Oct 25); AARP.org ³⁰"Eye-Q Survey: Vision a Winner for Olympians Top Skill"; (2018, Feb 18); American Optometric Association; aao.org ³¹Klunk, E.; "Comprehensive managed vision care is more than mere "medical management"; (2019, Sept 20); medcitynews.com. ³²Miller, S.; "Screen Time Takes Toll on Workers' Eyes"; (2020, Feb 10); SHRM.org.



EYE EXAMS ARE A WINDOW TO HEALTH



2 out of 3 people don't know that an eye doctor can detect chronic health conditions³²

Eye doctors are likely to spot signs of chronic diseases like hypertension, high cholesterol and diabetes before other health care professionals³¹





Normal



Diabetic

Many cases of diabetic retinopathy are first detected with an eye exam that finds blocked, swollen or burst blood vessels.

Early detection can help stop or delay the onset of heart disease.³⁴



Diabetes is a leading cause of blindness in adults. Without careful management, sugar builds up in the blood, and tiny blood vessels in the retina are weakened and sometimes leak. This can cause blurriness, usually in both eyes. Called diabetic retinopathy, this condition is a common complication of Type 1 and Type 2 diabetes. It also puts patients at higher risk for glaucoma and cataracts.

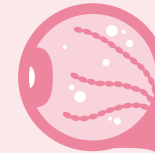
Many cases of diabetic retinopathy are first detected with an eye exam that finds blocked, swollen or burst blood vessels. To the doctor, the bleeding may show as red spots or smudges. The doctor will also look for new blood vessels or scar tissue.

Early detection can lead to a stronger diabetes management program. It can also help stop or delay the onset of heart disease.³⁴ But, the longer high blood sugar levels go untreated, the worse the damage can be. When 1 in 4 health care dollars is spent on patients with diabetes, detection and prevention through an eye exam can be more important than ever.³⁵

³³"Facts About Diabetic Eye Disease"; Oregon Eye Specialists; <https://www.oregoneyes.net/6244-2/>; accessed Nov 2020. ³⁴"Diabetes and Your Heart"; (2020, Jan 31); [cdc.org](https://www.cdc.org). ³⁵"The Staggering Costs of Diabetes"; American Diabetes Association; <https://www.diabetes.org/resources/statistics/cost-diabetes>; accessed May 20, 2020.



Normal



Hypertensive

Changes in the tiny blood vessels of the eye means that other blood vessels may be in similar danger, increasing the chances of heart attack or heart failure.

More than 1 in 3 adults in the U.S. suffer from hypertension, and many don't know it.³⁸ An eye exam gives them a better chance to take control.



As blood pressure builds from hypertension, the force simply becomes too great for the eyes' tiny blood vessels. Damaged blood vessels leak fluid under the retina and cause vision loss, and can even damage or kill the optic nerve – which can mean blindness.

Damage to retinal blood vessels appears as bends, kinks, tears, pinching, narrowing, clots or a flame-shaped burst. "Cotton wool spots" may be signs of damage to the retinal nerve fibers. Fluids leaking from inflammations show up as small, yellowish spots. Changes in these tiny blood vessels mean that other blood vessels may be in similar danger, increasing the chances of heart attack or heart failure.

Fortunately, controlling blood pressure may reverse this damage in time, and that starts with early detection. More than 1 in 3 adults in the U.S. suffer from hypertension, and many don't know it.³⁸ An eye exam gives them a better chance to take control.

³⁶"High blood pressure dangers: Hypertension's effects on your body"; (2019, Jan 9); Mayo Clinic; [mayoclinic.org](https://www.mayoclinic.org). ³⁷"The eyes have it for high blood pressure clues"; (2018, Dec 13); American Heart Association News; [heart.org](https://www.heart.org). ³⁸Kandil, H., Soliman, A., Ghazal, M. et al.; "A Novel Framework for Early Detection of Hypertension using Magnetic Resonance Angiography"; *Sci Rep* 9, 11105 (2019)



Normal

High Cholesterol

High cholesterol usually shows no symptoms and may go undetected if a patient doesn't see their doctor. But excess cholesterol can show up in several ways that an eye doctor can clearly see.

Cholesterol found in or near the eye can be a sign that the patient is at risk – possibly immediately – for a heart attack or stroke.⁴¹ Plaque deposits may block blood flow to the retina, which could cause permanent vision damage. High cholesterol can also mean a higher risk for developing glaucoma.⁴²

High cholesterol usually shows no symptoms and may go undetected if a patient doesn't see their doctor. But excess cholesterol can show up in several ways that an eye doctor can clearly see. Deposits may show up as yellow, fatty lumps and bumps around eyelids or the inner corner of the eyes. They may also create a white or bluish ring near the outside of the cornea (the clear, front part). If blood vessels are "whitened" and hardened or small pieces of plaque are blocking arteries in the retina, this could mean a serious risk of heart attack or stroke.

Heart disease is the #1 killer of men and women in the U.S.,⁴³ but only 55% of adults who could benefit from cholesterol medicine are taking it.⁴⁴ By finding the signs early, often through an eye exam, steps can be taken to lower cholesterol and reverse these dangers.

³⁹Gill, Stephen; "Cholesterol deposits in the eyes: symptoms and treatment"; (2018, March 21); Medical News Today. ⁴⁰Mukamal, R.; "20 Surprising Health Problems an Eye Exam Can Catch"; (2020, Jan 16); American Academy of Ophthalmology; aao.org. ⁴¹Dr. Matthew Bovenzi; "Cholesterol and your eyes and vision"; SUNY College of Optometry; accessed Sept 2019. ⁴²"High cholesterol may be risky for your eyes"; (August 2019); Harvard Health Publishing. ⁴³"Workplace Health Strategies: Cholesterol"; (2019, Aug 14); Centers for Disease Control and Prevention; cdc.gov. ⁴⁴"High Cholesterol Facts"; (2020, Apr 2); Centers for Disease Control and Prevention; cdc.gov. ⁴⁵National Academies of Sciences, Engineering, and Medicine. (2017). Making eye health a population health imperative: Vision for tomorrow. National Academies Press. ⁴⁶Poor Vision Affects More Than Your Eyes"; (2019, Dec 26); UC Berkeley School of Public Health Awareness Alerts. ⁴⁷Boggs, W.; "Vision Loss Linked With Anxiety, Depression—and Vice Versa"; (2019, May 24); Psychiatry and Behavioral Health Learning Network; psychcongress.com. ⁴⁸"Vision impairment, cognitive decline go hand in hand"; (2019, June 6); American Optometric Association; aoa.org. ⁴⁹"Having Poor Vision Can Raise Risk For Falls Among Older Adults"; (2018, Nov 16); Journal of American Geriatrics Society; summarized on HealthinAging.org.



THE MANY HEALTH CONSEQUENCES OF IMPAIRED VISION

Poor vision has been linked to:^{45, 46}

- Neck and back pain
- Depression
- Memory loss
- Falls
- Workplace injuries
- Cognitive decline
- Mental health issues
- Auto accidents



33%

People with impaired vision are 33% more likely to develop symptoms of depression⁴⁷

3.5x

People over age 45 with impaired vision are 3.5 times more likely to experience cognitive decline⁴⁸



As people lose the ability to read, drive, travel or easily interact with others, vision loss becomes a quality-of-life issue, affecting mobility, social health and independence. Impaired vision also more than doubles the risk of falls among older adults and may be linked with memory loss.⁴⁹



AN EYE EXAM AND A VISION SCREENING ARE NOT THE SAME THING

A comprehensive eye exam is performed by a licensed optometrist or ophthalmologist with the equipment and training to identify and diagnose potential health problems or diseases. It's the only way to ensure that any vision problems and other potential health issues may be detected.

A vision screening like employees might get at the DMV or health fair, or children might get at school, is a simple test for acuity, distance vision and possibly eye coordination. But it can't diagnose what's going on and can be unreliable. Most of all, a screening can't be relied on to detect health issues. We encourage everyone to still get a full diagnostic exam.

With an up-close view and specialized diagnostic equipment, eye doctors can detect many serious health problems. They can also help manage and monitor care, much like a family doctor. If a chronic condition is found, eye doctors can refer patients to medical specialists, continue tracking and treating any eye-related issues, and in some cases, perform necessary eye surgery.

Eye doctors have access to a growing number of sophisticated diagnostic technology for testing eye diseases and health problems:⁵⁰

Ophthalmoscope: A hand-held instrument that shines a light in each eye, usually after the pupils have been dilated. Inspects the retina and gives the eye doctor a clear view all the way to the back of the eye. This provides information about damage to blood vessels, the integrity of the optic nerve and retinal health.

Biomicroscope (slit lamp): A microscope that magnifies from 8x all the way to 35x. With the help of a narrow slit of light, eye doctors get a close look at the front of the eye, eyelids, cornea, lens and iris.

Tonometer: Using a slight puff of air to estimate the amount of pressure on the eye, the doctor can detect signs of glaucoma, which could damage the optic nerve.

Visual Field Analyzer: Covering one eye and looking into a bowl-shaped instrument, patients track a white dot through different areas of their field of vision, including peripheral vision. This maps the retina's ability to perform in all directions; certain problem patterns may indicate certain conditions.

HOW OFTEN SHOULD YOU GET AN EYE EXAM?

For all of the health reasons outlined in this paper, EyeMed maintains that a comprehensive exam every year is optimal for just about everyone. Age, lifestyle, work habits, family history and health risk factors may make it even more urgent.

That's why we encourage all members to get annual exams and why we strive to remove any obstacles getting in the way. As preventive care, it's just as important as a physical or dental checkup.

⁵⁰Eye Exam Overview; (2019, Feb 27); Mayo Clinic; mayoclinic.org.

Choose a vision insurance plan that delivers the health benefits of vision care

When evaluating vision plans, consider not just how the plan helps members buy new eyeglasses or contact lenses, but how it's structured to help members stay healthy. With features that promote eye exams and overall health, vision benefits have more value – both to member satisfaction and to the groups' bottom line. Here's what a vision plan can – and should – do to promote better health:

PROVIDE ENHANCED BENEFITS TO DRIVE BEHAVIOR AND ENCOURAGE EYE EXAMS

Sometimes, a little extra incentive may be all members need to get an eye exam; they can be very cost-conscious when it comes to vision care. In fact, more than half of adults who don't seek eye care cite lack of awareness or costs as the reason.⁵¹

Certain enhanced benefits have the power to help members over the hump and into the eye exam chair. A recent EyeMed study closely looked at the value members place on potential enhanced benefits. The results were clear: Members prefer \$0 exam copays and extra money for frame allowances over other potential enhancements.⁵²

More than half of adults who don't seek eye care cite lack of awareness or costs as the reason⁵¹



Only 50% of U.S. adults currently have vision coverage⁵³

Adults with vision benefits are 2x more likely to get an eye exam⁵⁴



REMOVE ROADBLOCKS TO GETTING AN EXAM

A recent study found that about 1 in 4 people don't use their vision benefits to get a comprehensive eye exam every year.⁵⁵ Perhaps something else is getting in the way, such as inconvenience or a complex process.

When vision benefits are a pleasure to use, members tend to respond favorably. Look closely at the total member experience:

- Are members easily able to find an eye doctor they're comfortable with?
- How hard is it to get an appointment?
- How much paperwork is involved? (This is a big one.)

⁵¹"Fast Facts of Common Eye Disorders"; CDC Vision Health Initiative; cdc.gov; reviewed June 29, 2020

⁵²EyeMed Enhanced Benefits Conjoint Study, conducted by Value Based Strategy, 2019. ⁵³The Vision Council VisionWatch U.S. Consumer Study – Q1 2020. ⁵⁴Miller, S.; "Screen Time Takes Toll on Workers' Eyes"; (2020, Feb 10); SHRM.org. ⁵⁵Pang Y, Ren Z, Wang J (2020) Impact of the affordable care act on utilization of benefits of eye care and primary care examinations. PLoS ONE 15(11): e0241475. <https://doi.org/10.1371/journal.pone.0241475>

COVER ADVANCED DIGITAL TECHNOLOGY EYE EXAMS

Not all eye exam experiences are created equal. For standard annual exams, the American Optometric Association recommends testing for acuity, focus changes, depth perception and color vision.⁵⁶ Much of this can be accomplished with a physical exam and basic tests. But for a more accurate picture of visual and overall health, more advanced digital technology such as retinal imaging is often necessary (including the tests discussed earlier). Make sure the vision network includes a high number of providers who are proficient in using this advanced equipment.

SEND EYE EXAM REMINDERS

To increase eye exam traffic, it helps to assume that people have the best intentions – but not necessarily the best memories. In a recent study, forgetting the eye exam appointment was the #2 reason for missing it.⁵⁷ Fortunately, reminders—particularly text messages—appear to help improve patient compliance, including getting people to their appointments.⁵⁸

So, a simple reminder can be responsible for great deal of vision care. Combining a reminder with health information and education may be even more effective.⁵⁹



1/3 of consumers don't fully understand how to take care of their eyes and vision⁶⁰

⁵⁶Turbert, D.; "Eye Exam and Vision Testing Basics"; (2018, Dec 17); American Academy of Ophthalmology; aao.org

⁵⁷Hark et al; "Awareness of ocular diagnosis, transportation means, and barriers to ophthalmology follow-up"; (2019, May 23); Social Work in Health Care; <https://pubmed.ncbi.nlm.nih.gov/31120381/> ⁵⁸Schwebel F., Larimer M.; "Using text message reminders in health care services; (2018, June 21); Internet Interventions; <https://pubmed.ncbi.nlm.nih.gov/30206523/> ⁵⁹Moumneh K. et al; "The Role of Barriers and Community-Based Education in Compliance to Regular Eye Exams" (2020, Oct 10); Cureus; <https://pubmed.ncbi.nlm.nih.gov/33178528/>

⁶⁰American Eye-Q consumer survey; (2019, Dec 18); American Optometric Association; aao.org ⁶¹The Cicero Group. "How to Engage Your Members Frequently, Relevantly and Simply."



83%

Members who would like more information about specific health conditions⁶¹



CONCLUSION

It's time to see vision in a new light

The inseparable link between eye exams and overall health is no surprise to eye care and health care providers. They know that early detection is the key to preventing or managing many vision problems and chronic health conditions. They also know that eye exams are a key opportunity to find many of these (often unseen) diseases in their early stages.

However, employees need to hear these messages, too – and regularly. 84% of people say they'd be more likely to make an eye appointment if they knew of the connection between eye health and early detection.⁶²

It's up to brokers, employers and benefits plans to help employees understand that eye exams are front-line defense for their overall health.

84%

People say they'd be more likely to make an eye appointment if they knew of the connection between eye health and early detection⁶³

⁶²Turbert, D.: "Eye Exam and Vision Testing Basics"; (2018, Dec 17); American Academy of Ophthalmology; aao.org

⁶³Miller, S.: "Screen Time Takes Toll on Workers' Eyes"; (2020) Feb 10; SHRM.org.

Conjoint study overview and findings

In late 2019, EyeMed conducted a 6-month conjoint study of consumer attitudes toward enhanced vision benefits. Through this study, we set out to see which enhanced benefits members would value most. We also wanted to examine the value these enhancements might hold for groups and administrators.

A conjoint analysis is the optimal market research approach for measuring preferences for product or service attributes, using highly advanced statistical methods. By comparing relative values, we can understand which attributes are most relevant. This process mimics everyday marketplace decisions, where consumers look at alternatives and choose a preference.

The study, in partnership with Value Based Strategy, involved 1,000 respondents that represented the insurance market. This group crossed various demographics, regions, product types, focal types and purchase behaviors. Participants were asked several times to choose between two options with varying provider and insurance benefits (attributes). Attributes included: Provider type, Eye exam and Retinal imaging, Lenses, Frames, Contact Lens, and 2nd pair benefits. Each attribute also had varying value levels (e.g. "\$130 frame allowance" and "\$155 frame allowance" among others).

EYEMED CONJOINT STUDY FINDINGS AND RESULTS

\$0

EXAM COPAY



EXTRA FRAME ALLOWANCES

On average, **\$0 exam copays** and **extra frame allowances** showed highest interest to respondents. This preference seemed to hold across all segments and product types.



Following the release of these results, EyeMed announced their first-ever network tier called **PLUS Providers**, to include these enhanced benefits. Members who visit PLUS Providers enjoy a \$0 exam copay and an extra \$25 or \$50 frame allowance – on top of their regular EyeMed benefits. It's baked right into their benefits, so there's no interruption of the member experience.

By adding these enhancements, we expect PLUS Providers to see an increase in eye exam appointments and benefits utilization. And, ultimately, healthier members.

EyeMed is helping members see the full power of vision care

An eye exam is an important part of a preventive care plan – that's why we strive to make it as easy as possible to get one. We remove barriers, simplify the experience and add incentives. We build tools. And we urge every member to get an annual eye exam and use their vision benefits. Because nothing should get in the way of better health.

Armed with data from our conjoint study, we created a first-ever **PLUS Providers** tier within our provider network. Members who visit these providers enjoy enhanced benefits like \$0 copays and higher frame allowances. All PLUS Provider perks are built right into the vision benefits – no promo codes, no coupons, no paperwork. It's a simple, streamlined experience. *(Not available in all states.)*

Our **HealthyEyes program** goes beyond eye health to promote overall employee health and wellness. We proactively engage employees online, on-site, and in the mail to educate them about taking control of their health. To make sure we reach employees with the right message at the right time, we integrate with client communications and our provider network. HealthyEyes also identifies members who need help, and reaches out with health recommendations to point the way.



To further encourage annual eye exams, **we mail every member a reminder every year**, with a special focus on members who are at-risk for chronic conditions.

An easier EyeMed experience starts with the ability to find a nearby provider of choice. With our **online Provider Locator**, members can search on multiple criteria (including digital exam services) and even make an online appointment with many popular providers.

Our network provides more than just choice and convenience. It also gives members access to **digital eye exam technology**. With so many providers to choose from and coverage for digital exams, members are in better position to get the in-depth care they need.

Even though EyeMed sends all members a welcome packet and ID card, **members don't need an ID card and don't touch any claims paperwork** – it's all handled by EyeMed and the provider. In return, we enjoy a 97% member satisfaction rate.⁶⁴

To give members a final nudge, EyeMed offers a series of **special offers** from vision providers for exams and frames. We also cover extra eye exams for members with certain health issues, like diabetes.

Insured benefits underwritten by Fidelity Security Life Insurance Company®, Kansas City, MO 64111 Policy No VC-146; Form No. M-9184. Some benefits, exclusions or limitations listed herein may vary by state. Not available in all states.

⁶⁴ EyeMed Client Satisfaction Survey, conducted by Walker; 2019. This should not be considered medical advice. Please consult a doctor.



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

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



WP-2103-BC-279