

# Trending up

## Why this may be just the beginning for vision benefits

Vision insurance is at a unique chapter in the benefits story. The need for vision care is growing and vision benefits are immensely popular when offered. However, the benefit has also historically been overlooked and underappreciated. But that may soon change. Several related trends are converging that indicate vision benefits may play a significant workplace role going forward.

### 1. An aging population

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### 2. A spike in myopia cases

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### 3. An increase in digital screen time

Employees see vision benefits as essential components of a complete compensation package. And employers are learning more about how vision can impact health care costs and productivity.

When you connect these dots, the picture is clear – it's more important than ever for companies to offer vision benefits.

## Demand for vision care has never been greater



It's estimated that the number of Americans over 40 will increase 27% in the next 20 years (Chart 1)<sup>8</sup>

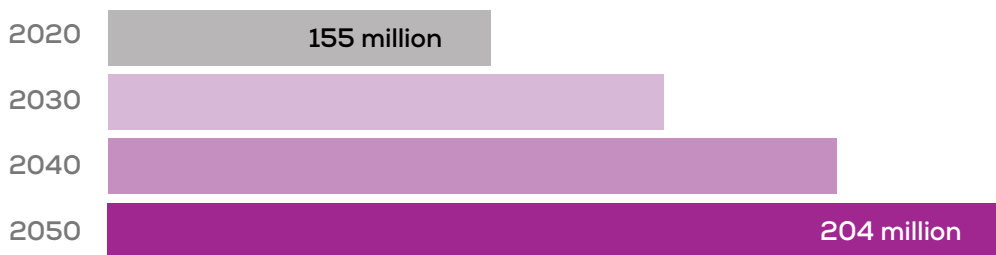
Worldwide, more than 2 billion people have vision problems, and of those, over half have an impairment that could have been prevented or treated.<sup>1</sup> Meanwhile, in the U.S., the number of people covered by vision benefits continues to grow.<sup>2</sup> Three factors are contributing to this market expansion:

### 1. An Aging Population

As eyes age, lenses lose flexibility, have more trouble focusing and develop more vision-altering diseases or conditions.<sup>3</sup> An estimated 1.8 million Americans have age-related macular degeneration,<sup>4</sup> and the risk at age 75 is 15 times greater than at age 55.<sup>5</sup> The risk of glaucoma is 3 times greater at age 75 than at age 55.<sup>6</sup> And presbyopia (difficulty seeing up close) starts to rise after age 40.<sup>7</sup>

As people get older, the need for eye exams, eye care and eyeglasses rises dramatically. Meanwhile, the age of the overall population is rising. It's estimated that the number of Americans over 40 will increase 27% in the next 20 years (Chart 1).<sup>8</sup> For many, vision benefits will be needed to gain access to this much-needed care.

**Chart 1: As the population ages, the need for vision care rises<sup>8</sup>**  
U.S. population over 40



1 "World Report on Vision"; (Oct 2019); World Health Organization; who.int; <https://www.who.int/publications/i/item/9789241516570>.  
 2 "How Many U.S. Adults Have Vision Insurance or Managed Vision Care?"; (July 2020); Review of Optometric Business; [reviewob.com](https://www.reviewob.com/how-many-u-s-adults-have-vision-insurance-or-managed-vision-care/); <https://www.reviewob.com/how-many-u-s-adults-have-vision-insurance-or-managed-vision-care/>.  
 3 "Eyesight Getting Worse? How Vision Changes as We Age"; (Aug 2019); Kentucky Eye Institute; [kyeye.com](http://kyeye.com); <https://kyeye.com/eyesight-getting-worse-how-vision-changes-as-we-age/>.  
 4 "Vision Health Initiative" (June 2020), Centers for Disease Control and Prevention; [cdc.gov](http://cdc.gov); <https://www.cdc.gov/visionhealth/basics/ced/>.  
 5 "Age-Related Macular Degeneration: Facts & Figures"; (Jan 2019); BrightFocus Foundation; [brightfocus.org](http://brightfocus.org); <https://www.brightfocus.org/macular/article/age-related-macular-facts-figures>.  
 6 "Glaucoma Tables"; (Feb 2020); National Eye Institute; [nei.nih.gov](http://nei.nih.gov); <https://www.nei.nih.gov/learn-about-eye-health/outreach-campaigns-and-resources/eye-health-data-and-statistics/glaucoma-data-and-statistics/glaucoma-tables>.  
 7 Boyd, K.; "What Is Presbyopia?"; (Jan 2020); American Academy of Ophthalmology; [aao.org](http://aao.org); <https://www.aao.org/eye-health/diseases/what-is-presbyopia>.  
 8 "2019 Employer Health Benefits Survey (Kaiser Family Foundation), Census Data

## 2. Myopia, Magnified

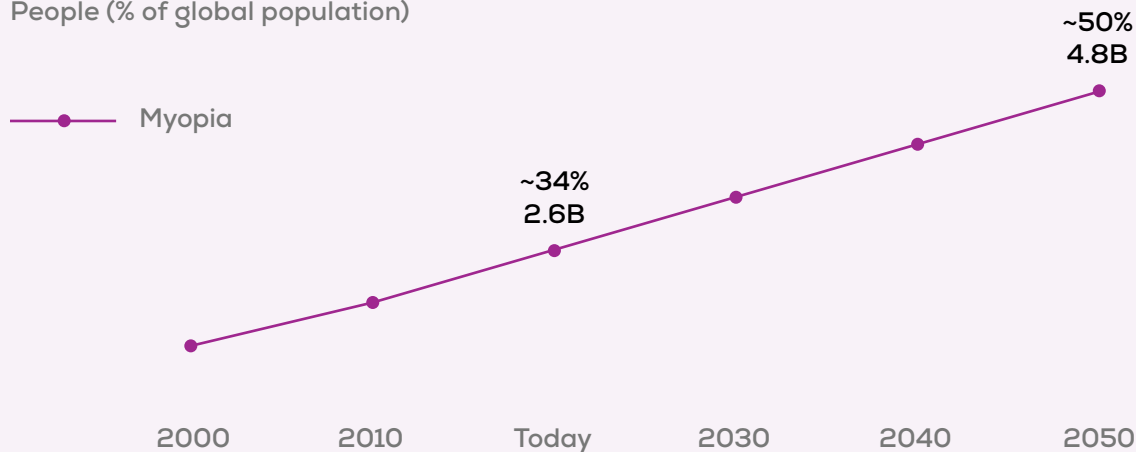
Myopia (nearsightedness) is already one of the most common vision problems in the U.S. and around the globe – and is expected to continue to increase (Chart 2).<sup>9</sup> In fact, this condition is starting to reach epidemic levels; about 42% of people age 12–52 are nearsighted (up from 25% in 1971).<sup>10</sup> This refractive error, which happens when the lens can't focus on objects far away, is becoming increasingly common among children. Many eye experts believe a lot of up-close activities or screen time (phones and computers) can raise the risk of myopia.<sup>11</sup> Meanwhile, a National Eye Institute study found fewer cases of myopia in children who spent more time outdoors.<sup>12</sup>



42% of people age 12–52 are nearsighted<sup>10</sup>

Chart 2: Myopia prevalence is rapidly increasing<sup>9</sup>

People (% of global population)



## 3. Screen Time Surge

At work, at home, at gas stations and ballparks, even waiting in line, digital devices are playing an even more central role in day-to-day life. And the COVID-19 pandemic has upped the stakes. Before the pandemic, Americans got about 4 hours of screen time each day. Since then? 6+ hours.<sup>13</sup> One study found that when the coronavirus lockdowns started in March, screen time was up 50%. Nearly a year later, that percentage hasn't budged.<sup>14</sup>



75% of kids age 3–9 say they have more screen time now than they did last year, with 40% saying it's "much more" and 35% saying it's "a bit more"<sup>14</sup>

9 "Myopia is Growing Around the World"; International Myopia Institute; myopiainstitute.org; accessed Oct 2021.

10 Carriere, K.; "5 Things to Know About Myopia (Nearsightedness) in Kids"; (May 2019); Cincinnati Children's Hospital; cincinnatichildrens.org; <https://blog.cincinnatichildrens.org/healthy-living/5-things-to-know-about-myopia-nearsightedness-in-kids>.

11 "Myopia (Nearsightedness)"; (July 2020); Cleveland Clinic; clevelandclinic.org; <https://my.clevelandclinic.org/health/diseases/8579-myopia-nearsightedness>.

12 Francis, M.; "Why Has Myopia Become More Common?"; (Jan 2019); Pacific University Oregon; pacific.edu; <https://www.pacificu.edu/about/media/why-has-myopia-become-more-common>.

13 Bos, J.; "Soaring Screen Time"; (Sep 2020); Vision Monday; visionmonday.com; <https://www.visionmonday.com/eyecare/article/soaring-screen-time/>.

14 Fischer, S.; "Kids' screen time up 50% during pandemic"; (Jan 2021); Axios; axios.com; <https://www.axios.com/kids-screen-time-pandemic-112650a6-743c-4c15-b84a-7d86103262bb.html>



## Employees see the value in vision

When 75% of adults use vision correction,<sup>15</sup> it's safe to say most employees need access to vision care. And they're looking to vision benefits to make it easier and more affordable. In a recent study, 87% of employees surveyed would be more likely to stay at a company that offered high-quality vision benefits.<sup>16</sup>

That's why more employers are using vision benefits to attract and keep top talent. Once an afterthought, coverage that make vision care more affordable is quickly becoming an expected part of a core benefits package (*Chart 3*).<sup>17</sup> Coverage that includes \$0 copays and higher frame allowances are rising in popularity.<sup>18</sup>



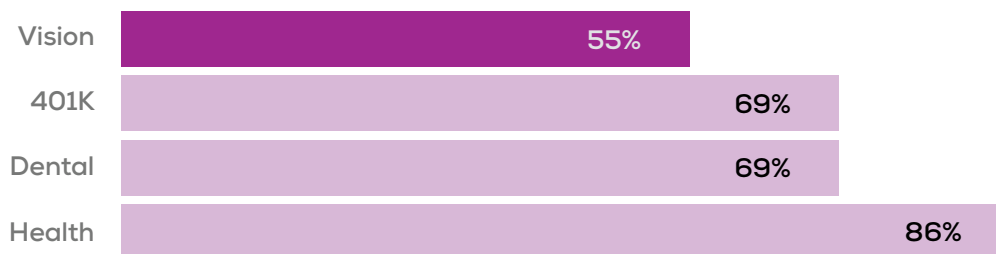
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Vision benefits are one of 10 Essential Benefits listed in the Affordable Care Act

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**Chart 3: Vision benefits are in demand with employees<sup>17</sup>**

% who view the benefit as a "must have"



15 Collins, A.; "Why People Wear Glasses May Surprise You"; (Aug 2021); All About Vision; [allaboutvision.com, https://www.allaboutvision.com/eyeglasses/faq/why-people-wear-glasses/](https://www.allaboutvision.com/eyeglasses/faq/why-people-wear-glasses/).

16 Moraes, Antonio; "7 key reasons employers need to offer better vision benefits;" Employee Benefit News; June 2021.

17 "Navigating Together: Supporting Employee Well-Being in Uncertain Times"; (2020); MetLife; [metlife.com; https://www.metlife.com/content/dam/metlifecom/us/ebts/pdf/MetLife-Employee-Benefit-Trends-Study-2020.pdf](https://www.metlife.com/content/dam/metlifecom/us/ebts/pdf/MetLife-Employee-Benefit-Trends-Study-2020.pdf).

18 EyeMed Enhanced Benefits Conjoint Study, conducted by Value Based Strategy, 2019



## Employers are welcoming the benefits

More employers are discovering that vision is not just a vision issue. Access to vision care also has real impact and real implications for employee health and productivity.

The link between vision and health is becoming clearer. An eye exam can help spot early signs of chronic conditions like hypertension, heart disease, diabetes and high cholesterol.<sup>19</sup> In fact, there's a good chance an eye doctor sees it before other health care professionals.<sup>19</sup> When serious health conditions cost companies billions every year, early detection has far-reaching benefits.<sup>20</sup>

Problem is, only 50% of American adults at risk for vision loss have gone to their eye doctor in the last year.<sup>21</sup> But if they have vision benefits, they're twice as likely to get an eye exam and the vision care they need.<sup>22</sup>



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Only 50% of American adults at risk for vision loss have gone to their eye doctor in the last year<sup>23</sup>

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19 Klunk, E.; "Comprehensive Managed Vision Care is More Than Mere 'Medical Management'"; (Sep 2019); MedCity News; medcitynews.com; <https://medcitynews.com/2019/09/comprehensive-managed-vision-care-is-more-than-mere-medical-management/>.

20 "National Center for Chronic Disease Prevention and Health Promotion (NCCDPHP): Workplace Health Promotion: How CDC Supports a Healthy, Competitive Workforce"; (Mar 2020); <https://www.cdc.gov/chronicdisease/resources/publications/factsheets/workplace-health.htm>.

21 "Vision Health Initiative;"; (Oct 2020); Centers for Disease Control and Prevention; cdc.gov; <https://www.cdc.gov/visionhealth/resources/features/keep-eye-on-vision-health.html>.

22 Miller, S.; "Screen Time Takes Toll on Workers' Eyes;"; (Feb 2020); SHRM; shrm.org; <https://www.shrm.org/resourcesandtools/hr-topics/benefits/pages/screen-time-takes-toll-on-workers-eyes.aspx>.

Digital eye strain is also taking its toll on productivity. 79% of employees say that time spent on their devices can affect their job performance due to headaches, fatigue and focus issues.<sup>23</sup> Even minor vision problems can decrease productivity by as much as 20% – the equivalent of a full day’s work each week.<sup>24</sup>

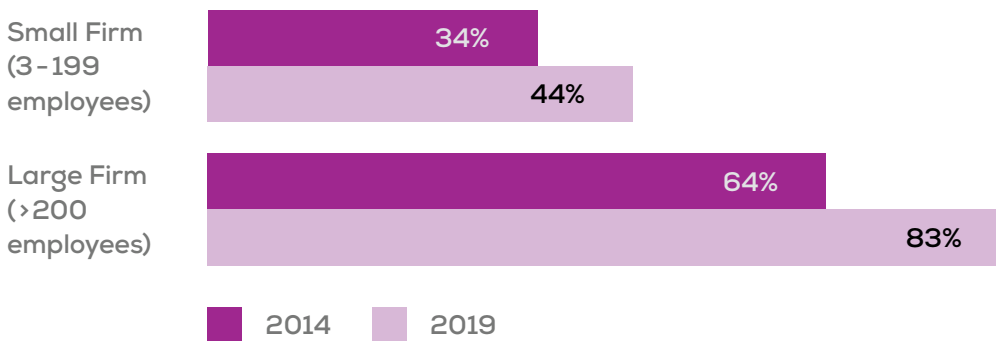
## The vision opportunity

With a growing market, growing interest and growing impact, it makes sense that more companies are offering vision benefits. But there’s still a great deal of room for more coverage. While 83% of large companies offer vision benefits, 56% of small companies don’t (Chart 4).<sup>25</sup> That’s a lot of uncovered eyes. And a lot of potential.

For employers looking to attract top talent, and for brokers looking to reach even more employees, vision presents a rare – and valuable – opportunity.

**Chart 4: Vision still has room to grow<sup>25</sup>**

% of employers offering vision insurance



23 Moraes, A.; “7 Key Reasons Employers Need to Offer Better Vision Benefits”; (June 2021); Employee Benefit News; benefitnews.com; <https://www.benefitnews.com/advisers/opinion/7-key-reasons-employers-need-to-offer-better-vision-benefits>.

24 Heiting, G.; “Worker Productivity and Computer Vision Syndrome”; (Mar 2021); All About Vision; [allaboutvision.com](http://allaboutvision.com); <https://www.allaboutvision.com/cvs/productivity.htm>

25 “2019 Employer Health Benefits Survey”; (Sep 2019); Kaiser Family Foundation; [kff.org](http://kff.org); <https://www.kff.org/report-section/ehbs-2019-section-2-health-benefits-offer-rates/#figure221>

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