



Clear line of sight

How vision care influences preventive health care

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 conditions 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"World Health Report"; World Health Organization; 2019. ²"Cost of Vision Problems: The Economic Burden of Vision Loss and Eye Disorders in the United States"; Prevent Blindness America; 2013. ³CDC—Healthy Vision Month—Vision Health Initiative; Centers for Disease Control and Prevention; cdc.gov; accessed April 2020. ⁴Mroz TA, Picone G, Sloan F, Yashkin AP. "Screening for a Chronic Disease: A Multiple Stage Duration Model with Partial Observability." Int Econ Rev (Philadelphia). 2016. ⁵Miller, S.; "Screen Time Takes Toll on Workers' Eyes"; (2020) Feb 10; SHRM.org. ⁶U.S. Department of Health; National Health Statistics Reports #8; August 6, 2008.



People are 4x more likely to get an eye exam than a physical. As part of a preventive health care program, it is estimated that vision benefits will only grow in value and demand.⁶

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, 90% of Americans use digital devices 2+ hours a day – our culture makes it hard to look away.⁷

It’s one reason 43% of U.S. workers say their vision has worsened in the last three years.⁸ 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 years⁸

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



Americans who use digital devices 2+ hours a day – our culture makes it hard to look away⁷



61
MILLION
AMERICANS

are at risk for vision loss, but only half of them visited an eye doctor in the last year⁹

YOU MAY NEED VISION CARE AND NOT KNOW IT

An estimated 61 million Americans are at risk for vision loss, but only half of them visited an eye doctor in the last year.⁹

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 an undiagnosed vision problem,¹⁰ only 15% of preschoolers get an eye exam and only 22% get a screening.¹¹

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 problem¹⁰

15% of preschoolers get an eye exam¹¹

22% of preschoolers get a screening¹¹

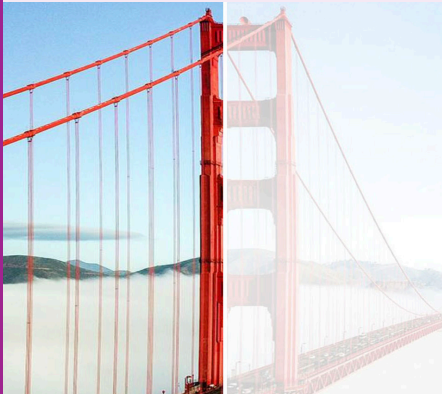
⁹"Keep an Eye on Your Vision Health"; (2018) July 26; cdc.gov. ¹⁰College of Optometrists in Vision Development; <https://www.covd.org/page/PSA>; accessed May 2020. ¹¹"Keep an Eye on Your Vision Health"; (2018) July 26; cdc.gov.

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.¹² 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.¹³

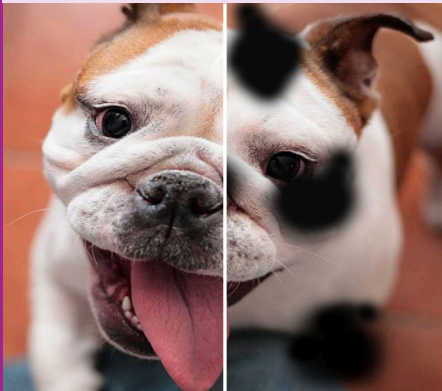
Cataracts



Glaucoma



Diabetic Retinopathy



Macular Degeneration



Cataracts^{14,15}

- **What it is:** Clouding of the lens
- **Frequency:** More than half of Americans over 80
- **First signs:** Blurring and hazing gradually grows, usually starting around age 45
- **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^{16,17,18}

- **What it is:** Elevated pressure on the optic nerve
- **Frequency:** 3 million Americans over age 40; 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^{19,20}

- **What it is:** Retina damage caused by sugar build-up
- **Frequency:** More than 40% of Americans with diabetes
- **First signs:** No early signs – appears only after diabetes is present for a long time; later signs are blurry vision and floating spots
- **If found early:** Controlling blood sugar and blood pressure may halt vision loss and in some cases, may even restore it

Age-Related Macular Degeneration²¹

- **What it is:** Deterioration of central part of retina
- **Frequency:** 11 million in the U.S., mostly people over 60
- **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

¹²Rogers, P.; "Learn More About Avoidable Blindness and Schedule a Comprehensive Eye Examination"; (2018) October 3; visionaware.org. ¹³"Avoid Vision Loss By Catching Conditions Early"; yoursightmatters.com; accessed April 2020. ¹⁴Bailey, G.; "Cataracts: 3 common types, causes, symptoms and treatments"; allaboutvision.com; June 2019. ¹⁵"At a glance: Cataracts"; (2019) August 3; National Eye Institute; nei.nih.gov. ¹⁶Berdahl MD, J.; "Glaucoma: Symptoms, treatment and prevention"; allaboutvision.com; June 2019. ¹⁷"At a glance: Glaucoma"; (2020) March 11; National Eye Institute; nei.nih.gov. ¹⁸"Glaucoma Facts and Stats"; Glaucoma Research Foundation; glaucoma.org; accessed May 2020. ¹⁹Hadrill, M.; "Diabetic Retinopathy, Diabetic Macular Edema"; allaboutvision.com; October 2017. ²⁰"At a glance: Diabetic Retinopathy"; (2019) August 3; National Eye Institute; nei.nih.gov. ²¹"At a glance: AMD"; (2019) August 2; National Eye Institute; nei.nih.gov.

“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%.²²
- Employers can gain an average of \$7 for every \$1 invested in vision coverage.²³
- Employees with access to workplace health programs are healthier, use fewer sick days and are more productive.²⁴
- Employers can expect to lose about 6 days of productivity a year (or about \$7,800) per employee thanks to uncorrected vision.²⁵
- 90% of employees say vision benefits will increase in importance as they get older.²⁶

²²Transitions, "See Well to Work Well," Healthy Sight Working for You, 2014. ²³Workforce.com, "Special Report: Vision and Dental Benefits – More to See, More to Chew On," 2015. ²⁴Essman, Y.; "Wellness programs cut sick days, improve productivity": (2018) June 13; Employee Benefits News. ²⁵"Invigorating Interest in the Vision Benefit" from the NAVCP Medical Advisor Roundtable. 2013. ²⁶California Broker magazine, 2014.



VISION CARE IS SIMPLY GOOD BUSINESS



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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 4x more likely to get an eye exam than a physical, 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. One study found that in 65% of high cholesterol cases, 20% of diabetes cases and 30% of hypertension cases, eye doctors saw signs before other health care providers.²⁷ 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.²⁸ That's why it's important to promote eye exams as a tool for preventing and managing health issues.

²⁷HCMS Study Supports Early Detection of Chronic Disease Through Eye Care; (2011) April 19; Human Capital Management Services Group. ²⁸Miller, 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 conditions²⁸

Eye doctors have spotted these conditions before other health care providers:²⁷

High cholesterol	65%
Hypertension	30%
Diabetes	20%



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 lead to a stronger diabetes management program and reduce the chances of diabetes leading to a heart disease event by 29%.³⁰

29%

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 reduce the chances of diabetes leading to a heart disease event by 29%.³⁰ 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.³¹

²⁹"Facts About Diabetic Eye Disease"; National Eye Institute; nei.nih.gov/health/diabetic/retinopathy; accessed Sept 2019. ³⁰Herman, H.; "Early Detection and Treatment of Type 2 Diabetes Reduce Cardiovascular Morbidity and Mortality"; (2015) May 18; Diabetes Care. ³¹"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.³⁴ 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.³⁴ An eye exam gives them a better chance to take control.

³²"High blood pressure dangers: Hypertension's effects on your body"; (2019, Jan 9); Mayo Clinic; [mayoclinic.org](https://www.mayoclinic.org).

³³"The eyes have it for high blood pressure clues"; (2018, Dec 13); American Heart Association News; [heart.org](https://www.heart.org).

³⁴Kandil, 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.³⁷ 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.³⁸

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.,³⁹ but only 55% of adults who could benefit from cholesterol medicine are taking it.⁴⁰ By finding the signs early, often through an eye exam, steps can be taken to lower cholesterol and reverse these dangers.

³⁵Gill, Stephen; "Cholesterol deposits in the eyes: symptoms and treatment"; (2018, March 21); Medical News Today. ³⁶Mukamal, R.; "20 Surprising Health Problems an Eye Exam Can Catch"; (2020) Jan 16; American Academy of Ophthalmology; aao.org. ³⁷Dr. Matthew Bovenzi; "Cholesterol and your eyes and vision"; SUNY College of Optometry; accessed Sept 2019. ³⁸"High cholesterol may be risky for your eyes"; (August 2019); Harvard Health Publishing. ³⁹"Workplace Health Strategies: Cholesterol"; (2019) Aug 14; Centers for Disease Control and Prevention; cdc.gov. ⁴⁰"High Cholesterol Facts"; (2020) Apr 2; Centers for Disease Control and Prevention; cdc.gov. ⁴¹National Academies of Sciences, Engineering, and Medicine. (2017). Making eye health a population health imperative: Vision for tomorrow. National Academies Press. ⁴²Poor Vision Affects More Than Your Eyes"; (2019) Dec 26; UC Berkeley School of Public Health Awareness Alerts. ⁴³Boggs, W.; "Vision Loss Linked With Anxiety, Depression—and Vice Versa"; (2019) May 24; Psychiatry and Behavioral health Learning Network; psychcongress.com. ⁴⁴"Vision impairment, cognitive decline go hand in hand"; (2019) June 6; American Optometric Association; aoa.org. ⁴⁵National Academies of Sciences, Engineering, and Medicine. (2017). Making eye health a population health imperative: Vision for tomorrow. National Academies Press.



THE MANY HEALTH CONSEQUENCES OF IMPAIRED VISION

Poor vision has been linked to:^{41, 42}

- 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 depression⁴³

3.5x

People over age 45 with impaired vision are 3.5 times more likely to experience cognitive decline⁴⁴



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.⁴⁵



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:⁴⁶

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.

⁴⁶Eye Exam Overview; (2019) Feb 27; May Clinic; mayoclinic.org.

Choose a vision 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, the cost of eye care or lack of insurance is one of the most common reasons for not seeking eye care in adults age 40+.⁴⁷

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.⁴⁸

The cost of eye care or lack of insurance is one of the most common reasons for not seeking eye care in adults age 40+⁴⁷



Percentage of adults who would get an eye exam if they had vision coverage⁴⁹

Adults with vision benefits are 2x more likely to get an eye exam⁵⁰



REMOVE ROADBLOCKS TO GETTING AN EXAM

Even with vision benefits in hand, 34% of Baby Boomers and 23% of people age 65+ don't use those benefits for a comprehensive eye exam.⁵¹ 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.)

⁴⁷"Reasons for not seeking eye care among adults aged ≥40 years with moderate-to-severe visual impairment"; Centers for Disease Control and Prevention; Morbidity and Mortality Weekly Report 2011. ⁴⁸EyeMed Enhanced Benefits Conjoint Study, conducted by Value Based Strategy. ⁴⁹"MVC Coverage among US adults"; data sourced from Vision Council 2015 MVC Report; east.visionexpo.com. ⁵⁰Miller, S.; "Screen Time Takes Toll on Workers' Eyes"; (2020) Feb 10; SHRM.org. ⁵¹Miller, S.; "Aging Workforce values Vision Benefit, Doesn't Use It Fully"; (2012) February 3; SHRM.org.

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. 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 an American Optometric Association report, only 21% of eye exam patients made their appointment because they were having vision problems. A full 67% did so because they received a reminder, usually from their eye doctor.⁵² Patients appreciate reminders for health appointments – as many as 80–90% like getting them.⁵³ However, only 11% of employers remind employees to use their vision benefits.⁵⁴

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



During open enrollment, only 13% of employers present information on the importance of eye health⁵⁵

⁵² "Practice Reminders Drive Patient Recall"; American Optometric Association's Caring for the Eyes of America 2010 research report; Review of Optometric Business; reviewob.com. ⁵³ McLean S, Gee M, Booth A, et al.; "Targeting the Use of Reminders and Notifications for Uptake by Populations"; Health Services and Delivery Research; National Center for Biotechnology Information; 2014 Oct. ⁵⁴ Miller, S.; "Aging Workforce values Vision Benefit, Doesn't Use It Fully"; (2012) February 3; SHRM.org. ⁵⁵ Miller, S.; "Aging Workforce values Vision Benefit, Doesn't Use It Fully"; (2012) February 3; SHRM.org. ⁵⁶ The Cicero Group. "How to Engage Your Members Frequently, Relevantly and Simply."



Members who would like more information about specific health conditions⁵⁶



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.⁵⁷

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 detection⁵⁷

⁵⁷Miller, 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 \$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.

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 providers are among the leaders in using **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.⁵⁸

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.



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



⁵⁸ EyeMed Client Satisfaction Survey, conducted by Walker.
This should not be considered medical advice. Please consult a doctor.