





Seeing the Benefits of Vision Plan Options

by | Gene Sherman, D.M.D.

Often offered as a voluntary benefit, vision insurance can reduce employees' out-of-pocket costs while encouraging them to seek professional vision care. The article describes some of the vision insurance plan design options that are available.

Employers recognize that benefits are important to attracting and retaining employees. They are consistently looking for ways to meet their human resources (HR) and company objectives—controlling costs while maintaining a solid benefits offering that their employees want and need. With the implementation of the Patient Protection and Affordable Care Act's health care exchange system underway, voluntary benefits are playing a more significant role by continuing to provide benefits administrators with solutions that enable them to have competitive benefits packages with smaller budgets. Voluntary benefits enable benefits administrators to offer employees access to coverage with partial or full employee-paid options. One of the most popular voluntary benefits is vision insurance; it often is seen as an affordable way to enhance employer benefits package offerings while meeting objectives.

takeaways >>

- Vision disorders are estimated to result in \$8 billion in lost productivity annually.
- Vision insurance provides employees with access to a network of eye care professionals and lower out-of-pocket costs for exams and materials.
- A number of enhancements are available from vision insurance carriers.
- A hearing benefits enhancement can provide employees with benefits that reduce the cost of hearing aids and diagnostic services.
- A brief employee survey can help a benefits administrator become aware of employees' real needs with regard to vision benefits.

Employers that take a long-term and/or wellness approach to their benefits understand the value of vision care plans. Annually, the total financial burden of vision disorders results in \$8 billion in lost productivity.¹ Employers can save as much as \$7 for each \$1 invested in vision coverage.² Employers can also benefit from being in sync with the vision benefit needs of their employees and by understanding the details of the coverage they offer.

Vision Insurance

Vision insurance typically provides employees with access to a network of eye care professionals and coverage to help reduce out-of-pocket costs for exams and materials. Vision care plans provide more than just coverage to help individuals have healthy vision. The eyes are a window to overall health and well-being. With a comprehensive eye exam, eye doctors can identify vision problems as well as serious health conditions and diseases including diabetes, high cholesterol, high blood pressure and a few types of cancer before an employee

notices any symptoms or receives an official diagnosis from his or her physician. To encourage employees to see the benefit of vision insurance beyond corrective services and to offer vision insurance plans that meet the various needs of employees, many benefits administrators are exploring plan options to develop customized vision benefit solutions.

Vision Insurance Plan Design Options

There are a variety of plan design options that can enable employers to meet their business objectives, lower health care costs and increase or maintain employee productivity. Some plan options may be more popular than others. A few of the enhancements available from vision insurance carriers follow.

Safety Eyewear

According to Prevent Blindness America, more than 700,000 Americans injure their eyes at work each year, yet with the appropriate eye protection, 90% of eye injuries can be prevented. Employees who are exposed to potential eye hazards

should wear the personal protective equipment needed to protect them, such as face shields, goggles and safety glasses that meet or exceed the Occupational Safety and Health Administration (OSHA) and American National Standards Institute (ANSI) compliance guidelines. A safety eyewear vision plan enhancement can provide employees with discounts, increased allowance amounts, partial coverage or full coverage of safety frames and lenses. Eye exams, fitting, utilization monitoring, claim costs monitoring and delivery services may also be a part of this enhancement.

Hearing Benefits

Many individuals consider hearing and vision to be two of the most important senses as they are critical to daily activities. Vision and hearing often deteriorate around the same time, creating the need to treat them simultaneously. The National Institute on Deafness and Other Communication Disorders (NIDCD) estimates that approximately 26 million Americans between the ages of 20 and 69 have high-frequency hearing loss due to exposure to loud sounds or noise at work or in leisure activities.³ A hearing benefits enhancement can provide employees with benefits that reduce the cost of hearing aids and diagnostic services. Other features may include free or discounted batteries, price matching on hearing aids, discounted followup care and limited on-call support with professional hearing counselors.

UV-Protective Eyewear

Cataracts, macular degeneration, skin cancer around the eyelids and corneal sunburn have been linked to prolonged exposure to ultraviolet (UV) rays.⁴ UV-blocking lenses can reduce employees' risk for developing certain eye diseases and conditions. Employees can protect themselves and their families with a brimmed hat and UV-blocking eyewear. UV-protective eyewear enhancements can provide employees with discounts on UV-protective prescription lens coatings or nonprescription sunglasses with 100% UV-A and UV-B ray protection.

Computer Vision Aids

Computer vision syndrome is a term that covers a range of eyestrain and discomfort experienced by computer and digital device users. This syndrome has a direct impact on the productivity of employees who use computers.⁵ A computer vision aids enhancement can provide employees with a computer vision exam along with discounts, increased allowance amounts, partial coverage or full coverage of eyewear prescribed specifically for computer use.

Progressive Lenses

Progressive lenses, often referred to as *no-line bifocals*, do not have the visible lines that traditional bifocals and trifocals have, providing a more discreet look for the wearer and a smooth transition between the near and far fields of focus. While many employees may appreciate the cosmetic advantages of progressive lenses, these lenses also provide a more natural correction of *presbyopia*, a condition of aging that causes individuals to experience blurred vision at normal reading distance. Individuals who are nearsighted, farsighted or have astigmatism can experience this vision condition as well. With a progressive lenses enhancement, employees can receive discounts, increased allowance amounts or full coverage of standard or premium progressive lenses.

Scratch-Resistant Coating

Scratch-resistant coating makes lenses more durable against wear and tear. It is important to note that some lenses, such as polycarbonate lenses, have an inherent scratch-resistant coating. Scratch-resistant coating enhancements can be

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a covered benefit, but it typically comes in the form of discounts on the purchase of the service.

Antireflective Coating

Antireflective coating makes lenses nearly invisible, allowing more light to pass through the lens. This coating also reduces glare, making night driving easier. It eliminates distracting reflections that enable people to treat the glasses as a mirror or focus on the light reflection off the lenses versus focusing on the eyeglass wearer during conversation. Antireflective coating enhancements can be a covered benefit or come in the form of discounts on the purchase of the service.

Increased Allowance Amounts

Increased allowance amounts help to make prescribed eyewear and contact lenses more affordable for employees, reducing their out-of-pocket costs and potentially increasing the number of options they have for selection. A valuable benefit for reducing out-of-pocket expense at time of purchase, this enhancement usually results in higher premium costs.

Vision Therapy

Vision therapy is like physical therapy for vision. This customized program of visual activities is completed in an effort to correct or improve vision problems. While corrective eye-

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Gene Sherman, D.M.D., is senior vice president of business development and professional relations at AlwaysCare Benefits, Inc., and Starmount Life. AlwaysCare Benefits is a nationally licensed third-party administrator providing voluntary and employer-paid benefits, including dental, vision, hearing, critical illness, accident, life, disability and limited benefit medical. Sherman joined the dental benefits industry in 1994 after more than 17 years of private dental practice. He is actively involved with the National Association of Vision Care Plans and the National Association of Dental Plans. He previously was the director of dental programs at Blue Cross Blue Shield of Massachusetts. Sherman earned his B.S. and doctor of dental medicine degrees from Farleigh Dickinson University and an M.B.A. degree from the University of Bridgeport.

wear and laser surgery make up for vision problems, vision therapy can help the visual system correct itself. This treatment may or may not be covered by major medical insurance.

Second Pair of Glasses

Employees often lose or break their eyeglasses. Some even prefer to have two pairs for fashion purposes. With a second pair of glasses enhancement, employees can receive partial or full coverage of a second pair of glasses or receive a separate allowance for contact lenses.

Laser Surgery Benefits

Many vision insurance carriers offer a variety of options for laser vision correction surgery to correct common vision issues such as astigmatism, farsightedness and/or nearsightedness. Benefits vary by vision insurance carrier. Some offer exclusive pricing or discounts, while others may offer partial

coverage of procedures in lieu of glasses or contact lenses. As one might expect, the amount of coverage can impact the cost of premium, but depending on employee needs, coverage options may be worth it.

Conclusion

Vision insurance is a benefit that employees typically use for corrective services or materials purchases, or when they experience an issue with their eyesight. By offering enhanced vision plan designs, benefits administrators provide employees with additional options that make this benefit more appealing, potentially motivating employees to use the benefit more regularly for preventive care. Comprehensive eye exams can lead to the early detection of serious diseases and conditions at a time when they are easier to treat and cure, reducing the expensive medical costs associated with treatment and

possibly even improving productivity on the job.

There is no one-size-fits-all approach for selecting enhancements to incorporate into a vision plan. When considering which vision insurance plan enhancements to offer employees, it is important that a benefits administrator is aware of employees' real needs and not just make assumptions. A brief employee survey may help with this assessment.

Ultimately, the vision insurance plan(s) offered should be affordable and offer features that are in line with the company's business goals and with what employees need and want. While some of the more popular eyewear enhancements may be included in the standard version of vision insurance plans, it may prove beneficial to increase the allowances or coverage to help reduce employee out-of-pocket costs, increasing the value and success of the vision plan. **■**

Endnotes

1. Rein et al. 2006. "The Economic Burden of Major Adult Vision Disorders in the United States." *Archives of Ophthalmology* 124:1754-1760.
2. Kent M. Daum, O.D., Ph.D., and Katherine A. Clore, O.D., Ph.D. 2004. "Productivity Associated With Visual Status of Computer Users." *Optometry* 75(1):1-15.
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