

Vision Care Insurance:



Seeing the Benefit beyond Eyewear

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Vision insurance is a great voluntary benefit that is normally selected by default due to its popularity. Yet nearly one in four employees don't enroll in their employer's vision plan and 30% do not utilize it to get an eye exam.¹

Enrollment does not equal utilization. As a valued partner to your clients, one of the many things you take pride in is sharing information that enables them to be well-informed. Most of the information you provide gives your clients a reason to believe they should take action or it serves as confirmation that they made the right decision. Although your clients recognize the importance of vision insurance, they appreciate additional tidbits they can share with their employees to help drive the message home. Education is key in changing behaviors and, while utilization may not increase overnight, message reinforcement has proven to be beneficial.

Sight is often recognized as the most important sense, yet vision care is often neglected unless an individual experiences an issue with his or her sight. More often than not, vision problems are missed because of a lack of symptoms. The harsh reality is that many symptoms will not be apparent until after significant damage has occurred. That is typically the case for Glaucoma, a group of eye diseases that lead to the damage of the optic nerve.

In the United States, 2.7 million individuals over the age of 40 have glaucoma² At least half are not aware they have the disease. While that may seem like a small number compared to the total population, the seriousness of this disease should not be diminished: Glaucoma is the second-leading cause of blindness and there is no cure for it.

There are several forms of this disease, with the most common being open-angle glaucoma. This form of the disease is progressive. As eye fluid pressure steadily builds, it leads to the impairment of the optic nerve and peripheral vision is lost. Without treatment, glaucoma can ultimately lead to blindness.

Most people do not experience any symptoms in the early stages of the disease. A few of the symptoms include blurred vision, seeing halos around lights, pain, nausea and vomiting. A major misconception about glaucoma is that only older individuals are at risk for this disease. Actually, everyone from newborn babies to senior citizens is at risk for glaucoma. There are many factors that can increase the risk of developing this disease, including:

- Family history of glaucoma
- Age 60 and older (40 and older among African Americans)
- Increased eye pressure
- Severe nearsightedness
- Diabetes
- Eye injury
- Eye surgery
- High blood pressure
- Use of certain steroids
- Cardiovascular disease

Vision that is lost can't be regained, but the sooner a person is diagnosed, the more vision doctors can preserve. Although there is no proven way to prevent glaucoma from developing, making sure preventive measures are taken can help maintain vision quality.

The Importance of Eye Exams

Individuals, especially those who fall under any of the increased risk categories, should have an annual eye exam to help in the early detection of many diseases that can preserve their sight. Annual eye exams are key because an eye doctor can detect eye disease and conditions that may not yet be obvious to patients without a comprehensive eye exam.

A vision exam includes, but is not limited to, case history, examination for pathology or anomalies, job visual analysis, refraction, visual field testing and tonometry (measurement of intraocular pressure or pressure within the eye). The results of the exam will assist the eye doctor in making a diagnosis.

If glaucoma is diagnosed early enough, there are treatment options available to preserve vision. The treatment will be customized to address each individual's specific needs and will either be in the form of medication or surgery. Eye exams also enable eye

doctors to detect early signs of other conditions and diseases prior to a primary care physician providing a definitive diagnosis.

If you successfully communicate the importance of having an annual eye exam, your clients and their employees will come to realize the value when it leads to early detection of many other conditions, including cataracts, macular degeneration, diabetic retinopathy, high cholesterol, hypertension and diabetes. It is vital to advise that an eye screening is not equivalent to a comprehensive eye exam—it can only indicate the existence of a vision problem or a potential vision problem.

By identifying health conditions and issues in their early stages, your clients and their employees can indirectly save money on potentially more serious medical expenses down the road. As their trusted insurance advisor, you could reiterate that even if they do not wear glasses or contacts and have not experienced any vision issues, it is important that they take preventive measures to maintain their quality of vision and overall health.

Poor vision is directly correlated to decreased productivity and the risk of accidental injury. A client who provides group vision insurance coverage is not only investing in the well-being of his or her employees, but is also taking preventive measures to assist in decreasing risks and with maintaining and/or increasing productivity. By providing your clients with additional information, you are equipping them to help motivate their employees to get a comprehensive eye exam and improve their health.

Most employees have taken a significant step by enrolling in a vision benefits plan, but education is the key to getting them to use it. Assisting your clients with effective employee communication to connect the importance of vision benefits to overall wellness instead of only corrective services can change perception of preventive measures, benefiting all parties. By seizing the opportunity to expand your clients' knowledge base while providing insightful or timely information, you strengthen your role as a health benefit advisor.

January is national Glaucoma Awareness Month. This creates a window of opportunity to deliver the message of the importance of getting a comprehensive eye exam. People rely on their eyes to do almost everything. With your support, they will be able to envision so much more. 

1 Online survey by Harris interactive on behalf of Transitions Optical Inc., January 2010

2 <http://www.visionproblemsus.org/glaucoma.html>