

# INVIGORATING INTEREST IN THE VISION BENEFIT

## NAVCP Medical Directors Roundtable Consensus Paper



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October 2013



NATIONAL ASSOCIATION  
OF VISION CARE PLANS

## INTRODUCTION

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Despite the importance of proper vision care and vision wear to safeguard and promote employees' eye and overall health and productivity, many employers and employees don't understand the value of vision benefits as they should. Employers spend minimal time educating their employees about it; and employees often fail to take advantage of the opportunity to enroll in and/or utilize their benefits.

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**“If the public doesn't value what vision benefits offer, none of the industry's other efforts matter.”**

*Julian Roberts, executive director, NAVCP*

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To identify ways that the National Association of Vision Care Plan (NAVCP) members can help “invigorate interest in the vision benefit,” the NAVCP hosted a half-day roundtable discussion featuring medical directors from affiliated vision carriers. The event was held immediately preceding the 2013 NASHO & NAVCP Specialty Health Summit and included representatives from NAVCP primary members and board members Advantica, EyeMed Vision Care,



HVHC Inc., United HealthCare Specialty Benefits, VSP Vision Care and WellPoint.

The goal of the roundtable falls in line with the goals of the NAVCP overall: to act as the unified voice representing the vision industry. The NAVCP is dedicated to creating unity among vision care companies so that they can speak with a collective voice in legislative and regulatory arenas; provide a forum for exchange of information; offer input on the development of standards and credentialing; work together to improve quality in the vision care industry; and provide a centralized source of information for the public. Because of the current benefits environment and changes on the horizon due to the Patient Protection and Affordable Care Act (PPACA), the NAVCP continues to place strong focus on the legislative side of its communications. At the same time, the association recognizes the need to promote public education on the importance of quality vision care and vision wear, in general, and improve quality of care – because in the end, if the public doesn't value what vision benefits offer, none of the industry's other efforts matter. Vision plan medical directors are well-positioned to both understand the importance of these goals and to help the NAVCP achieve them, which is why they were invited to participate in the roundtable discussion.

**The NAVCP structured the roundtable to serve as a forum for:**

- Sharing existing research on employee perceptions of their vision benefits to provide insights into what messages and strategies could best impact the perceived value.
- Considering successful strategies used by other industries (e.g., dental) that can be leveraged by the managed vision care industry.
- Coming to a consensus on the best ways to help employers and employees recognize the value of their vision plan and increase their motivation to place more focus on the benefit.

The roundtable included several presentations to inspire discussion. Tim Fortner, event moderator and trade development manager for Transitions Optical, Inc., overviewed **trends impacting consumer eye health prioritization**. Two representatives from the American Dental Association (ADA), Kenneth Ohr, chief communications officer, and Sandra Eitel, director, marketing and brand management, shared **secrets to success with the MouthHealthy™ education platform**. Smith Wyckoff, key account manager, managed vision care/online retail for Transitions Optical, shared recent research from the *Transitions Healthy Sight Working for You®* program overviewing **health and productivity savings possible with today's eyewear**.

Marge Axelrad, senior vice president for Jobson and conference presenter, also offered **perspectives based on recent research and industry insights**.



This paper summarizes the presentations delivered during the roundtable, presents key takeaways from participant discussion, and offers direction on next steps for the NAVCP and its members.

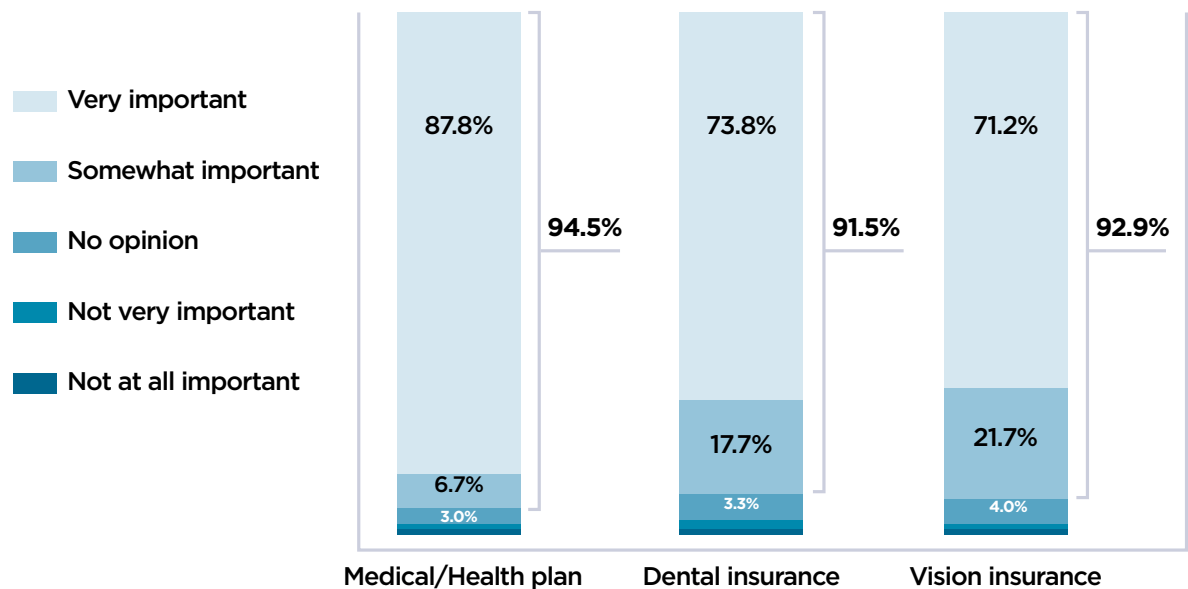
## SITUATION OVERVIEW



Sight is often reported as our most valued sense, and consumers say they value their vision benefit. In fact, according to Jobson Optical's 2012 Consumer Perceptions of Managed Vision Care report, more than nine out of 10 consumers (92.9 percent) say their vision plan is important, on par with dental benefits and only slightly behind medical (94.5 percent).

Yet, this sentiment is not translating into action - with half of employees not taking advantage of their vision benefits. Consider that one in four employees does not enroll in his or her company's vision benefit. And, of those employees who actually do enroll in their company's vision plan, one in three doesn't use it for a comprehensive eye exam.<sup>1</sup>

### Importance of Plan Types



A prior roundtable of NAVCP medical advisors in 2007 asserted that while consumers valued their sight and had a keen interest in taking care of their health, they didn't understand the steps they needed to take to preserve their vision. What's more, they didn't associate eye health, vision care and vision wear with overall health and well-being. Because of this, they didn't recognize the value of their vision plans and weren't knowledgeable about them. To change this paradigm, roundtable participants agreed that increasing consumer awareness about how to care for their eye health/vision, and how this care is linked to their overall health, was critical to changing perceptions of managed vision care.

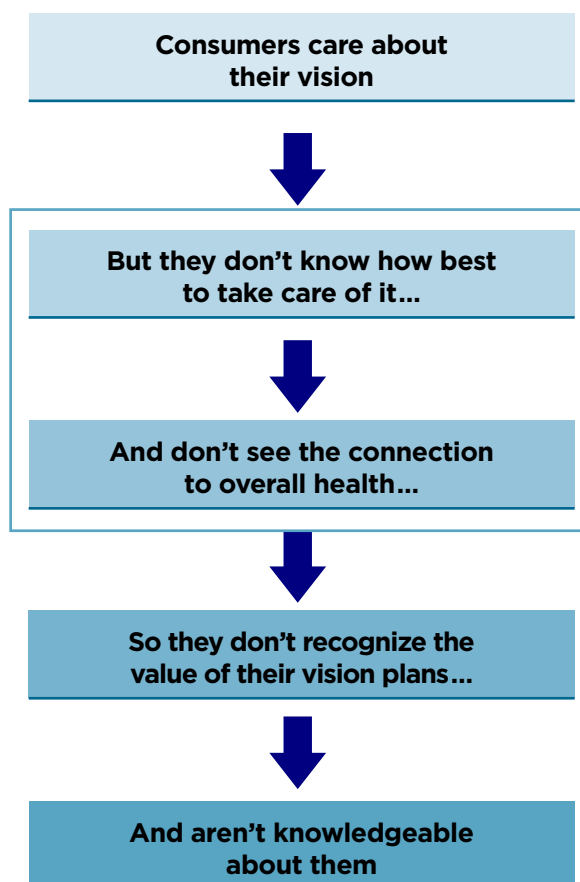
Since the time of the 2007 roundtable, great progress has been made from an educational standpoint. Communications by individual plans and public education programs, like *Transitions Healthy Sight Working For You*, have helped move the needle and increase awareness of the connection between eye and overall health - and the importance of regular eye care and vision coverage for everyone. But there is still much work to be done.

In a 2011 survey by Transitions Optical, three out of 10 employees said that the reason they don't enroll in their vision benefit is because they don't have vision or eye health problems - reinforcing a lack of understanding about the importance of preventive eye care. This is a slight increase from a similar Transitions Optical survey conducted in 2010, which showed that four out of 10 didn't enroll because they don't have vision or eye health problems.

Unfortunately, low awareness levels go beyond the employee. Research has confirmed that human resource (HR) managers have much to learn as well so that they can provide appropriate eye health education for their employees. In a 2008 HR.com survey, only six out of 10 HR professionals thought their employees should have an eye exam once per year.

## Three out of 10 employees don't enroll in a vision benefit because they don't have vision or eye health problems.

### 2007 NAVCP Medical Directors Roundtable Insights<sup>2</sup>



Additionally, 40 percent did not associate an eye exam with providing early identification of overall health issues, such as diabetes and high blood pressure, demonstrating an opportunity to increase awareness of the connection between eye and overall health.<sup>3</sup>

Not understanding the full potential of the vision benefit to improve employee health is one reason employers are not prioritizing vision benefit education, and why employees are reporting limited communication about their vision plans and eye health. In a 2012 survey of employees, just 16 percent reported receiving education from their employer related to their eye health. Of those who do communicate with them, most (70 percent) only do so during the enrollment period. In fact, only 10 percent of employees said their employer talked about their vision plans throughout the year. Additionally, an equally small number said their employer included information about the importance

### “New” Threats Pushing Consumers to Deprioritize Vision Benefits

Beyond low awareness levels and a lack of employer education, several economic and health care trends are further pushing consumers to deprioritize and put off seeking regular vision care.

Not surprisingly, the **tough economic climate** is still a factor. As the economy continues to remain in a state of uncertainty – and as salary freezes and rising costs enter the picture – there is less money for consumers to spend. This is leading them to be more discriminating with their health care dollars – and they’re spending on what they need to have versus what they’d like to have. In fact, 80 percent of consumers today are shopping more mindfully.<sup>5</sup> This puts more pressure on the managed vision care industry to make sure that vision care is perceived as necessary.

A phenomenon of **health care dollar hoarding** has become another concern.

There has been steady growth in the number of employers who are now offering high-deductible health plans, which are usually accompanied by Health Savings Accounts (HSAs). According to the National Business Group on Health, in 2013, more than half of employers plan to offer a consumer-directed health plan. A big change is in the number of employers that plan to offer a high-deductible plan as their only option – 19 percent in 2013, up from 7 percent in 2009.<sup>6</sup> This implies a higher number of employees converted to HSAs in 2013 than in previous years.

The movement to HSAs has corresponded with less use of Flexible Spending Accounts (FSAs). HSAs are structured differently than FSAs and therefore encourage different behavior. With HSAs, funds do not accrue immediately – but rather paycheck by paycheck – meaning most employees who convert to an HSA only have a small amount to spend on health care with their first paycheck. Additionally, instead of being lost at the end of the year, HSA funds are carried

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**HSA: accrue each pay period and can be carried over.**

**FSA: immediate lump sum, but “use or lose” by year end.**

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of eye health when explaining their vision benefit. This lack of education by employers is not only contributing to lower utilization of vision plans – it’s also not sitting well with employees. In fact, more than a third of employees say they do not believe that their employer takes appropriate measures to make sure they understand their vision plan.<sup>4</sup>



over – motivating consumers only to spend the funds if they absolutely must. Funds for use in FSAs, on the contrary, accrue in full immediately at the beginning of the year, but expire at the end of the year – creating a sense of urgency for consumers to use them.

Vision wear and vision care spending are highly associated with FSAs. In a 2012 employee survey, employees were asked, “If you had an FSA and needed to spend your money before the end of the year, what would you spend it on?” The most popular answer selected was “eyeglasses or contacts,” with 62 percent of respondents choosing that option. Eye exams also made the list with 37 percent determining they were an important expenditure.<sup>7</sup> This means that the optical industry, in particular, will be heavily impacted by the behavior change – or health care dollar hoarding – that may be seen with the shift away from FSAs to HSAs. Because employees with HSAs will no longer feel pressure to “use it or lose it” when it comes to their HSA dollars, they could be more likely to delay eye exams – or put them off all together – if they’re not experiencing any symptoms. This is a dangerous trend for the industry and for employee health and productivity, making it more important than ever to motivate employees to prioritize their eyes.

## Favorable Vision Trends Create Opportunity

Fortunately, there are many trends that imply good news for the vision benefits industry.

First, with the PPACA designating pediatric vision services as one of the 10 essential health benefits that all qualified health plans need to offer if they intend to sell in the health insurance exchanges, **more attention is being placed on the vision benefit**, and there will be more coverage for children, specifically, who are at risk for both undetected vision problems and eye-related health issues.

There are also **increasing allies** in sharing the vision care story. Influencers within the managed vision care channel, including brokers and HR managers, are in a different place than they were six years ago – playing in an entirely new benefits environment.

While brokers have traditionally not placed much attention on vision – focusing instead on significantly higher-margin medical benefits – **many are now thinking about vision as an important supplement to their revenue streams, anticipating declining compensation implications from the PPACA.**

**If you had a Flexible Spending Account (FSA) and needed to spend your money before the end of the year, what would you spend it on?<sup>7</sup>**

Response	%
Eyeglasses or contact lenses	62%
Prescription medications	50%
Medical co-payments	48%
Over-the-counter (non-prescription) medications	38%
Eye exam	37%
Medical necessities (bandages, gauze, ointment, etc)	27%
Child care	9%
Medical devices (crutches, wheelchairs, etc.)	8%

Employers, anticipating having to deliver more bad news about increasing costs or coverage cuts on the medical side, are increasingly interested in sharing the good news of a low-cost vision benefit. This environment creates an excellent opportunity to engage these channel influencers in educating employees on the value of their vision benefit.

Another large trend across ancillary benefits, including vision, is the **movement toward voluntary plans**. One of the barriers discussed during the 2007 roundtable was that employers may be resistant to delivering education that would push employees to utilize their benefits, since this could lead to increased costs. However, since consumers bear the brunt of these costs in voluntary plans, instead of employers, this barrier is somewhat reduced. Now, employers may be more open to really pushing employees to get their eye exams, so the business can reap the medical and productivity benefits.

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## Nine out of 10 employees say it's important that their vision benefit covers the latest lens technologies.

*2012 Employee Perceptions of Managed Vision Care survey*

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The materials side of the benefit also continues to matter more as technology from leading optical companies continues to advance. **Materials matter** to today's employees. In fact, nine out of 10 employees say it's important that their vision benefit covers the latest lens technologies.<sup>8</sup>

This interest is expected to continue to rise, as companies like Transitions Optical and Essilor invest in consumer advertising and other education to reach consumers. Consider that the intent to purchase Transitions® lenses increased



25 percent in just one month following the company's 2013 advertising campaign, which highlighted the *Transitions* family of products.<sup>9</sup>

Finally, **changing demographics** are also reinforcing a greater need for vision coverage and eye health education. The workforce is becoming older and more diverse – a trend that, according to U.S. Census data, will only continue in the future. These groups are often hit harder by vision problems and systemic diseases that make having a vision benefit all the more important.

This is somewhat obvious with the **aging population**. As we age, so do our eyes. Older workers will tend to have more vision and eye health issues than younger workers – and this matters to employers, especially as employees are staying in the workforce longer and postponing retirement.

By the time an employee hits the age of 40, he or she will likely experience presbyopia, or trouble focusing on close objects such as the computer screen or a paper right in front of them. Presbyopia can usually be easily corrected with the right prescription and lens options such as bifocals, trifocals



and progressive lenses – many of which are covered by a comprehensive vision plan.

Older workers also experience problems such as needing more light to see well, diminished color perception and light sensitivity. These problems, too, can often be alleviated by the right eyeglass lens options available through a comprehensive vision plan. Photochromic lenses, for example can help alleviate problems such as light sensitivity, eyestrain and fatigue. They also block 100 percent of UVA and UVB rays. While UV eye protection is important throughout life, it is later in life when most begin to see the damage caused by extended exposure to the sun. Over time, UV exposure can lead to cataract and age-related macular degeneration (also impacted by high-energy visible light). Because of this, regular eye exams to detect problems – and UV-blocking eyewear to help prevent problems – are critical.

**Ethnic minority populations**, which are growing within the workforce, are also more likely to develop eye and overall health issues than the general population.<sup>10</sup>

For example, Hispanics are more likely to suffer from cataract, open-angle glaucoma and pterygia – which is the thickening of the outer coat of the eye (usually caused by wind or UV exposure). They are also three times more likely to suffer from high blood pressure and diabetes, which can lead to a number of vision problems but can often be detected through an eye exam. What's even more compelling is that of those Hispanics with diabetes, 95 percent suffer from the preventable, Type 2 version – reinforcing the importance of education on early detection and prevention.

African Americans are 1.5 times more at risk for cataract than the general population and are five times more likely to develop blindness. Additionally, African Americans are five times more likely to develop glaucoma. In terms of overall health issues, African Americans are twice as likely to be diagnosed with diabetes – and to die from related complications. They are also

significantly more at risk for developing high blood pressure and vision problems related to HIV/AIDS.

Asian Americans are more likely than the general population to develop angle-closure glaucoma, which is a rapid pressure increase in the eye. While trouble seeing far away (myopia) is common among all populations, it is significantly more common among Asian Americans, affecting upward of 80 percent. Asian Americans are also more likely to develop Type 2 diabetes – but because they are less likely to be overweight, the diagnosis is often late. Finally, Asian Americans are 13 times more likely to develop tuberculosis, which can lead to numerous complications throughout the body and eye.

For all of these reasons, regular vision care and eye health education is important for culturally diverse employees.



Demographics such as aging workers and ethnic minority populations are not only growing in size – they're also more interested in the vision benefit, making education even more valuable.

Transitions Optical's 2011 study found that 94 percent of employees agree that their vision benefits will be more important as they age.<sup>11</sup> As employers face a new, aging workforce, they must take steps to address their vision and eye health needs in order to

optimize productivity and lower health care expenditures. The best way to do this is by offering comprehensive vision coverage and encouraging employees to take advantage of their plans – not just during the enrollment period, but all year round. The managed vision care industry also needs to address what will happen once the aging workforce *does* retire, and how the needs of these employees – who no longer are on their company’s insurance plan – will be met.



Ethnic minorities are also more interested in vision plans than the general population. Eight out of 10 ethnic minorities say it’s important to have a vision plan, compared to seven out of 10 people in the general population.<sup>12</sup> Ensuring vision plans are structured to meet the needs and expectations of these growing groups, and that education is provided in a respectful and culturally competent manner will help ensure that these growing populations who have the greatest need for vision care are able to receive the appropriate services and products.

#### Roundtable Discussion: Additional Challenges and Opportunities

Roundtable participants agreed with the key challenges and opportunities addressed by this historical data, which helped them shape their thinking about the future. They brainstormed additional potential hurdles to achieving greater interest in the vision benefit, with limited resources on the part of the HR manager – in terms of both time and

budget – topping the list. With health care reform creating uncertainty and continued high pressure to reduce health care costs, focus on the medical benefit will continue to be the top priority of most employers, leaving little time to focus on the vision benefit. Additionally, even though vision benefits are very low-cost compared to medical benefits, some employers may be resistant to increasing costs at all, aware of limited health care dollars available by their employees.

Considering this, participants agreed that education is needed to continue to remind employers about the value of the vision benefit in lowering medical costs. Education should also reinforce the potential of early identification of diabetes, and other overall health issues, through an eye exam. Participants agreed that the industry should take advantage of existing research showing real-world cost savings. Additionally, it was noted that vision should be more readily incorporated into the growing number of health and wellness programs being offered to employees. Inclusion of vision would reinforce how powerful this benefit can be to the overall health and well-being of a population.

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**An opportunity may exist to pique employer interest with a fresh message tied to productivity.**

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At the same time, participants suggested that while the vision/wellness message was still a valid benefit, an opportunity may exist to pique employer interest with a fresh message tied to **productivity**. Still speaking “dollars and cents” but from a different angle, employers could be educated on how the right vision care and vision wear can lead to improved productivity and have a direct impact on bottom-line costs, like absenteeism and presenteeism (not being productive while



at work). Being able to provide a correlation between utilization of the vision benefit and a reduction in claims on other benefits, such as disability and life insurance, would also be helpful. Employers need to understand that a comparably small investment in the vision benefit could pay off through overall reduced payout for other benefits. It was mentioned that the productivity angle is under-utilized given the increased use of “devices” (smart phones, tablets, computers), which are more demanding visually. These devices require more precise vision correction for the tasks performed and potentially higher-performing eyewear, including glare protection (anti-reflective coatings and photochromics) and even task-specific eyewear (computer glasses).

The recently released “Cost of Vision Problems: The Economic Burden of Vision Loss and Eye Disorders in the United States” developed by NORC at the University of Chicago for Prevent Blindness America may provide useful, fresh insights into how productivity loss translates into economic burden. The report explains that total productivity lost due to visual loss was \$48.4 billion 2013, while productivity losses resulting from informal care contributed another \$2 billion.

Participants expressed urgency for the industry to engage in updated productivity research to demonstrate the impact of

poor or even less than optimal vision on job performance, agreeing that having such “proof” could be a game-changer for the vision benefit story.

In addition to the productivity angle, roundtable participants agreed that messages related to the importance of children’s vision correction and protection could be appealing in piquing interest, acknowledging that parents are often more interested in their children’s health than their own.



## KEY LEARNINGS FROM THE DENTAL INDUSTRY: A STRATEGIC APPROACH TO PUBLIC COMMUNICATIONS



Similar to the NAVCP, the ADA considers public education one of its most important goals. In fact, the ADA calls out as a strategic goal to “be the trusted resource for oral health information that will help people be good stewards of their own oral health.” A sub-goal is to position the ADA as the most trusted source of consumer information regarding oral health.

Headed into 2012, there were several challenges to accomplishing these goals. While the ADA had **numerous communication channels** to the public, its consumer messaging was fragmented and unfocused. There was **no unifying theme**, other than the branding of ADA. When considering the perspective of the consumer, there was **no benefit** being communicated.

The ADA envisioned a different reality for its communications and decided it needed to unify its public communications platform to help reach key audiences with consistent messaging. While still leveraging all of its existing assets and resources, the ADA hoped to contemporize the brand for consumers and define its relevancy, building an emotional connection for more effective communication.

The team embarked on a disciplined process to achieve these goals and capture its brand essence. Brand essence can be described as the heart and soul of the brand, what the

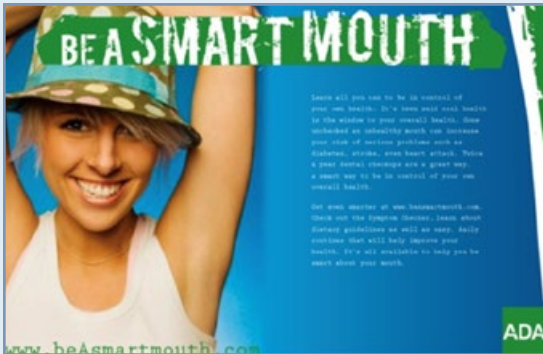
brand stands for and what it is hoped to be in the mind of the consumer.

The plan was to use research to uncover consumer insights that would guide the development of a single thematic approach and create a distinct brand personality, which would be more benefit-driven. Research would also be used to validate various creative and messaging directions throughout the process.

Through prior experience and secondary research the team understood some “basics” about the consumer perspective, and set some general parameters for what they wanted the theme and its corresponding language and imagery to convey. They wanted it to be aspirational and practical, as well as identifiable and relatable. It also needed to be benefit-driven, answering the key question, “what’s in it for me?”

The initial creative process led the ADA to the theme, **Mouth Healthy for Life™**. It met initial criteria by conveying a higher-order benefit. It was single-minded and focused, and met a motivating consumer need. The theme was emotionally led – not exclusively rational – and it was strategic, rather than focused on a feature or attribute. Similar to the well-known “Heart Healthy” theme, it was more active than “Healthy Mouth,” implying action was required by the consumer to achieve this state, which was exactly the point.

The ADA tested several concepts to bring *Mouth Healthy for Life* to life through words and visuals. Concepts ranged from “Be a Smart Mouth,” featuring visuals of “smart” people – with great smiles – to “Open Wide: Your Good Health Starts Right Here,” featuring images of healthy habits, like teeth brushing.



Feedback identified what consumers liked and didn't like about the concepts

#### THEY LIKED:

- **“MouthHealthy”** – conveying health of entire mouth, beyond the superficiality of focusing just on the teeth.
- **Life stages** – received positively among moms, conveying the idea of starting kids out young on healthy dental habits.
- **Empowerment** – being in charge of their own oral health.
- **“Real world”** – preferred photos that show real people in real situations.
- **Strong ADA branding** – lends credibility and trustworthiness.
- **Good balance** – providing serious information in a positive, relatable approach.

#### THEY DIDN'T LIKE:

- **Scare tactics** – being too explicit about issues is unappealing and reinforces their fear of the dentist.
- **Hard sell** – they want information, not feeling like they're getting a sales pitch.
- **It's not just about the smile** – focusing on the smile is too superficial and lacks information and substance.
- **.com** – it's less trustworthy than a .org site.
- **Registering or “joining”** the site for content or coupons.

Consumer opinions related to the website that houses the *MouthHealthy for Life* program also revealed insights into consumer preference.

#### HIGHEST RATED FEATURES INCLUDED:

- **Symptom checker** – most felt this was a “must-have” and would be the “heart and soul” of the site.
- **Find a dentist** – also expected, even by those who already have a dentist.
- **ADA Seal product info** – most thought this would be a good feature to search for ADA-endorsed products.
- **Life stages** – saw tremendous value in being able to quickly focus on a particular life stage.
- **Ask a dentist/FAQs** – a “real-time” chat tool (this has not been implemented yet).
- **A-Z topics** – positive feedback for an easy way for them to find what they're looking for.
- **Dental specialty info** – many admitted to being unclear about what they are, so thought this would be helpful.
- **Promotions/coupons** – (this has not been implemented yet).
- **Diet and nutrition** – many thought this would be nice to have, since they realize diet and nutrition play a large role in issues surrounding oral health.

Based on the results of the consumer feedback, the ADA adjusted its direction in several ways. Most predominantly, the team rewrote all existing content to have a more consistent voice and be consumer-friendly. For example, healthy habits messaging became, “brush two times a day, floss once a day, and see your dentist regularly.” While this helped immensely, some messages remain intentionally vague because the ADA is held to a higher science standard

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## 60 to 70 percent of all online traffic is health related

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than most consumer sites. For example, the site still says “see your dentist regularly” vs. “twice a year.” While “twice a year” is the most common recommendation and would be a simpler message, it’s recognized that in some cases, such as when a patient already has an issue, it may be important to see the dentist even more frequently. It is not a very simple message, however, to list all of the exceptions, so the ADA landed on “see your dentist regularly” as a compromise.

MouthHealthy.org launched in June 2012. It was fully bilingual, in English and Spanish,

with mobile optimization and a symptom checker/Find-a-Dentist app. Results have been strong, with MouthHealthy.org currently ranking as the sixth most visited website for oral health information. Since the launch, it has had more than one million visitors, with an average of 5.5 minutes spent per visit to the site. This is especially impressive when considered in context that WebMD is the 800 pound gorilla in the health education arena. According to the ADA’s research, WebMD captures 60 percent plus of the oral health traffic. Other sites visited include those of the insurers.<sup>13</sup>

Having a strong online education center is extremely important, given the strength of online health traffic (according a ComScore report in 2012, 60 to 70 percent of all online traffic). Despite needing to compete against sites like WebMD, there is still an opportunity to fill the void for credible, detailed information on specialized topics. The ADA looked to MayoClinic.org as the model for balancing scientifically credible information that is accessible to the consumer.

The ADA also noted that even with a quality site and message, there can still be a challenge to have content viewed. Having a search engine optimization (SEO) strategy is important. Organic search can be supplemented with paid search. Cross-linking with partners, professionals and other content providers, wherever possible, can also help. Finally, connecting to the organization’s social media is also critical.

### Roundtable Discussion: Implications for the Vision Industry

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Roundtable participants agreed that the vision industry faces many similar challenges to the dental industry. Some similar challenges cited include:

- Uncertainty over health care reform and coverage of ancillary benefits.
- Facing increased consolidation.
- Use of the exam as a loss-leader to drive traffic.
- Potential offering of extra preventive services (i.e., saliva test in dental, retinal scans in vision).
- Fractured professionals (i.e., hygienist vs. dentist vs. orthodontist vs. oral surgeon in dental; optician vs. optometrist vs. ophthalmologist in optical).
- A need for uniform preventive care message.

While the dental industry has made strides toward a consistent message, the optical industry is challenged by consumer skepticism caused by years of inconsistent messages. This is exacerbated by consumer media reports that call into question the ethics and price mark-ups conducted by eyecare professionals, and the common mistrust that results any time a “medical professional” is also selling a product from which they also make money (in this case, glasses).

From the optical industry, there are numerous communication channels to the public, but messaging is fragmented and unfocused. A consistent message and unifying theme – the strategy used by the ADA – could also be helpful for the vision industry, but additional challenges would need to be considered before moving forward.

For example, while insurers have a very primary voice in communicating to consumers related to their eye health, theirs is not the only influence. Professional organizations, non-profits and manufacturers also play a strong role. Getting everyone on the same page with messages could prove challenging. Another question raised was whether it was appropriate for the NAVCP to drive such a message, or whether it should play a supporting role to a different organization in the industry. While this is still being considered, there was some recognition of the possibility of leading the way with a consistent message among vision plans, due to their sheer collective size and the potential to nudge the rest of the industry into following the way. Participants



agreed that a consumer-based campaign generating interest in their eye health or even a specific vision-related product, such as computer glasses, would be helpful in driving traffic and, therefore, beneficial to the industry.

There was also discussion regarding whether the vision industry collectively could offer some of the top-rated features of the *MouthHealthy* program, but for vision.

The number one-rated symptom checker, for example, was discussed. It was debated whether a symptom checker or a risk-assessment would be more appropriate. Transitions Optical offers the Healthy Sight Calculator ([HealthySightCalculator.org](http://HealthySightCalculator.org), see page 20), which enables individuals to submit their basic demographics (age, gender, ethnicity) and learn their risk for major vision problems, eye diseases and systemic diseases and then what they would save in time, money and sight by taking care of their vision.

Vision plans collectively would also have the ability to create a “find an eyecare professional” feature, since these exist as individual programs on each plan’s site already.

A product seal, similar to the ADA Seal, was not seen as a top priority for the vision industry. Other similar programs, such as the American Optometric Association Seal of Acceptance, had been pursued previously, but didn’t have the same consumer traction, possibly because vision products are not sold off-the-shelf at retail, like many dental products are.



## HEALTH AND PRODUCTIVITY BENEFITS OF TODAY'S EYEWEAR

While many vision insurance plans and even public education programs (like *Think About Your Eyes*) have contributed to higher awareness about the importance of preventive eye care, there has been less focus in the public eye on the eyewear component of the equation – although it is equally critical.

**Two in three employees say they would be more likely to enroll or re-enroll in their vision plan if it included premium lens options.**

Beyond just providing a discount on basic eyeglasses and contact lenses, today's vision plans can provide employees and the public at large with eyewear technologies that can not only correct their vision, but also protect their eye health and overall health – helping to boost their productivity on and off the job.

### **Trends Increasing Need for Quality Eyewear**

There are many trends that are increasing the need for quality eyewear. First, employees are spending **more time at work** – where accurate and comfortable vision is



critical – than ever before. Given the recent economic climate, it's probably not a surprise that two in three employees spend more time at work than they did three years ago.<sup>14</sup>

There has also been a constantly **growing usage of digital devices**. Aside from spending more time in front of computers at work, 45 percent of Americans now own a smartphone, 31 percent own a tablet computer and 26 percent own an e-reader.<sup>15</sup> This means employees' eyes are under even more pressure to perform, which leaves them more susceptible to eyestrain and fatigue, and can make vision and eye health issues even more noticeable and disruptive to their lives.

Additionally, coming out of tough economic times, consumers are looking for more “bang for their buck” when it comes to their vision plan, and have a **high interest in the eyewear side of the benefit**. Consider that, according to a Transitions-sponsored employee perception survey, two in three employees say they would be more likely to enroll or re-enroll in their vision plan if it includes premium lens options.

Despite this existing and high interest in the eyewear side of the vision benefit, there's still a strong education opportunity for the optical industry. Transitions Optical surveys show that people think about eyewear – they want the best options available to them – and value discounts on those products. At the same time, they don't fully understand the potential behind them. Most see good



vision only in terms of 20/20 – can you read that road sign or not? However, employees operate in the real world, where visual needs are different than in the exam room. And, because of recent advancements by lens and frame manufacturers, today’s eyewear can do so much more to optimize and protect vision, both on a daily and long-term basis.

The right eyewear can enhance vision for real-world applications, protect eyes against trauma and help preserve vision for a lifetime of healthy sight. There are new and improved lens treatments such as photochromic and anti-reflective coatings to help minimize glare and reflections, helping to optimize vision and reduce eyestrain and fatigue. Other options include impact-resistant lenses and safety frames to guard against trauma. It is also common to get specialized glasses for a particular task, such as computer use. UV protection can be provided through lens coatings or the lens material itself

### Refractive Error: Magnitude and Productivity Impact

Refractive error is no stranger to the workplace. In fact, in the U.S., four in five adults need eyewear to correct their vision, due to common refractive error conditions, most of which can be easily corrected with the right eyewear.

### Percent of U.S. Population Affected

<b>Hyperopia<sup>17</sup></b>	<b>25%</b>
<b>Myopia<sup>18</sup></b>	<b>42%</b>
<b>Astigmatism<sup>19</sup></b>	<b>33%</b>
<b>Presbyopia<sup>20</sup></b>	<b>51%</b>

Some of these conditions are on the rise. According to a new study published in the Archives of Ophthalmology, **myopia** affects 41.6 percent of the U.S. population, up from 25 percent in the 1970s using the same screening methods.<sup>18</sup> While the study authors do not claim to have the explanation

for this increase, there is growing evidence that it is influenced by the visual stress of too much close work, according to the American Optometric Association.<sup>21</sup>

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**34 percent of Americans age 40+ have trouble seeing up close; and nearly 17 percent have trouble seeing far away.**

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Currently, approximately half of the U.S. population is **presbyopic**.<sup>20</sup> Of course, just about everyone develops the condition between ages 45 and 50, when the eye’s lens becomes less flexible. As the workforce continues to age, a greater percentage will have this condition.

Much more concerning than the increasing numbers of people with refractive error in the workforce is the fact that – even though these conditions are easily correctable – a significant percentage of people are still not seeing as well as they could be, even with eyewear.

In the Centers for Disease Control and Prevention’s largest consumer health survey, a startling 34 percent of Americans age 40+ reported trouble seeing up-close and nearly 17 percent reported having trouble seeing far away, even while wearing prescription eyeglasses or contacts to correct their vision.<sup>22</sup>

It may seem remarkable that in a country with such high means, so many people aren’t seeing their best; but there are a range of reasons why this is the case. First, people may realize they are not seeing perfectly, but still put off visiting their eye doctor for a new or updated prescription. If they’ve never worn corrective lenses before, they may not want them. Adults developing presbyopia may put off seeing an eye doctor, viewing it as a sign of aging. They may simply hold objects further away to try and read them

or rely on family members to help them. Even those who have worn glasses all their lives may be resistant to move to bifocals, even though technology exists today in the form of progressive lenses to eliminate the visible lines. Others may not realize their prescriptions are out-of-date. Prescriptions can change very gradually – so gradually the wearer may not realize it and may attribute headaches or blurred vision to another cause. People who have had LASIK surgery may not have vision corrected to 20/20, or their vision may change with age and still require additional vision correction. Others may simply be busy, or cash strapped, and think that vision care is something that can be put off for another year.

It's hard for employees to work well when they can't see well. In fact, a study conducted at the University of Alabama at Birmingham School of Optometry showed that even a slight miscorrection in vision – so slight that a worker may not have noticed – can decrease productivity by up to 20 percent.<sup>23</sup> For the study, the subjects had to complete three experimental tasks at a computer, while wearing eyeglasses that either did or did not fully correct their refractive error. Their speed and accuracy were measured in completing the tasks.

Because an employee's productivity is impacted by a range of factors, the study suggests 2.5 percent as a more conservative estimate for productivity increase with the most accurate prescription. To determine how much time could be saved per employee if problems with trouble seeing up-close or far away were avoided, the 2.5 conservative productivity loss estimate can be multiplied by 240 – the number of workdays most Americans are likely to have. This equates to six days per year. Based on median salaries, that's approximately \$7,800 per employee.

### Health and Productivity Impact of Eye Health Hazards

Eye health hazards, like UV, glare and trauma can take a big toll on vision – most of which is entirely preventable with the right eyewear. Unfortunately, simple, everyday measures



employees could take to protect their vision – such as wearing the proper eyewear – are not well understood.

Low awareness of the need to protect the eyes from damaging UV radiation is one of them. In one recent survey, only nine percent of consumers associated UV radiation with damage to the eyes, while 88 percent said they were aware that UV radiation has harmful effects on the skin.<sup>24</sup> Plus, additional research shows that 20 percent of U.S. adults incorrectly believe that UV damage is reversible.<sup>25</sup>

Yet, protection is important. Exposure to UVA and UBA rays can contribute to both short-term and long-term damage to the eyes, including cataracts, skin cancer around the eyelids and even blindness. Medications can make susceptibility to these problems even worse, making people more light sensitive and vulnerable to UV rays and blurred vision. Many of these side effects can be alleviated through prescription of the proper eyewear. UV-related eye diseases can be very costly, but early treatment can help.

**Cataract** affects more than 20 million Americans age 65 and older.<sup>26</sup> Research published in a Bulletin of the World Health Organization shows that proper treatment of cataract – through the right surgery – can reduce medical costs by **\$770 per person per year**.<sup>27</sup> Assuming employees with a premium vision benefit visit their eyecare professional regularly, they should be advised of the best surgery options

early, plus will be coached to wear the right eyewear to protect their eyes from further UV damage, helping them achieve this annual cost avoidance.

**Age-related macular degeneration**, or AMD, is the leading cause of blindness in America, affecting 1.6 million Americans over age 60.<sup>28</sup> Exposure to ultraviolet light and visible blue light (HEV) – may contribute to the development of the disease or make it worse. People with AMD may experience several issues with glare, such as light sensitivity and trouble telling colors apart. UV and glare blocking eyewear can help these conditions. As for the cost implications, a United Kingdom study examining the cost effectiveness of macular degeneration screenings showed that screening beginning at age 60 results in an average cost saving of \$48 per year.<sup>29</sup> If the screening was done at age 50, the savings were \$76. It can be assumed that the savings would be the same – if not more – if the disease is detected at an earlier age as well.

Diabetes and **diabetic retinopathy** increase risk for eye damage from the sun, and medications used to treat diabetes may cause light sensitivity, as well as trouble telling objects apart or seeing at night. People with a premium vision insurance seeing their eye doctor regularly can be advised on steps to take to avoid diabetic retinopathy and its related costs – which equate to 15 percent of all diabetes-related health care costs – netting out at an annual **\$939 per employee**.<sup>30</sup>

Glare protection goes hand in hand with UV protection. **Glare** can stem from many different sources: everyday sunlight, reflections at night and under office lighting, or really bright conditions outdoors, such as light reflected off of water or snow. Glare can lead to eyestrain and fatigue, which can cause headaches, thereby diminishing job performance. Aside from being distracting, glare can also be quite dangerous if strong enough to impair vision.

**Eyestrain** is a key complaint of office workers. In fact, 90 percent of those who use a computer for more than three hours

a day suffer from symptoms of Computer Vision Syndrome.<sup>31</sup> Glare is also a very common issue outdoors. While a 2008 Transitions Optical Global Healthy Sight survey showed that one in 10 Americans experiences eyestrain, a Transitions Optical survey showed that seven out of 10 agree that their eyes are sensitive to light, and more than eight out of 10 say glare affects their vision outdoors.

Research shows that eyestrain and fatigue can cause employees to lose up to 15 minutes per day due to eye focusing problems. This translates into employers losing more than **\$2,000 per year per employee** who suffers from this issue.<sup>32</sup>



Finally, the potentially devastating impact of **eye trauma** can also be significant in the workforce. Each day, about 2,000 U.S. workers have a job-related eye injury that requires medical treatment. About one third of the injuries are treated in hospital emergency departments and more than 100 of these injuries result in one or more days of lost work.<sup>33</sup> Of course, eye injuries happen off the job as well. Emergency rooms treat a sports-related eye injury every 13 minutes – costing \$175-200 million each year.<sup>34</sup> Eye injuries – especially from sports – are also a leading cause of blindness among kids. This is a shame, given that 90 percent of all eye injuries are preventable with protective eyewear, according to the American Academy of Ophthalmology.

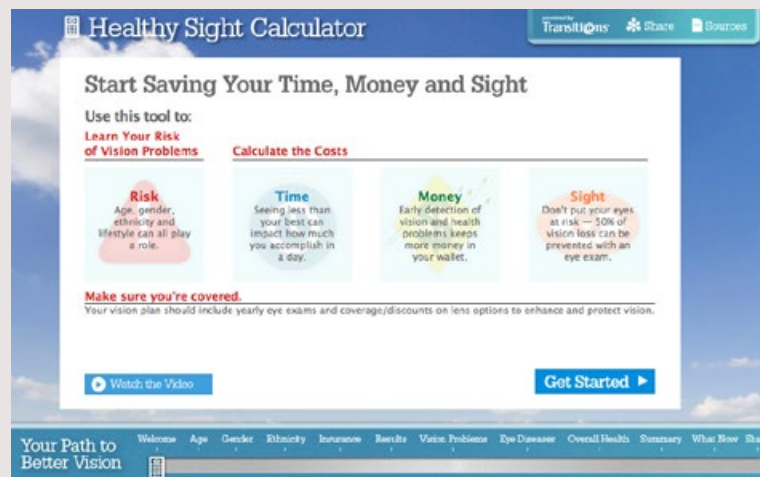
## Calculating ROI

The Healthy Sight Calculator for employers is a free tool created by a team of experts through the *Transitions Healthy Sight Working for You* initiative, which aims to raise awareness about the value of eye care and eyewear available through a vision benefit. Available at [HealthySightWorkingForYou.org/Calculator](http://HealthySightWorkingForYou.org/Calculator), the calculator computes three specific things for a workforce, based on its size and demographic make-up:

- 1) Prevalence of specific overall and eye health conditions in a particular workforce – including eye diseases and vision problems discussed in this paper.
- 2) What costs could be avoided through a premium vision benefit – including both medical and productivity related expenses.
- 3) The potential ROI an employer could see from its investment in a premium vision benefit.

Depending on the demographics of a workforce – which influence the prevalence and therefore cost savings associated with vision problems and disease – the calculator typically shows an approximate return-on-investment of 15 to one for a premium vision plan. The calculator focuses on “premium” vision plans because they can have the greatest impact on an employee’s health and productivity. This level of coverage would include a comprehensive eye exam offered yearly and coverage of or discounts on lens enhancements to address factors that can impact the overall quality of vision.

## Individual version of the calculator.



The higher frequency of the eye exam is important because it ensures employees’ eyes are being checked so their prescriptions are up-to-date, and enables early detection of eye and systemic disease while early intervention can reduce costs. The attention to lens enhancements is also important because it means employees are encouraged to wear eyewear like photochromics with anti-reflective coatings to reduce glare – helping to minimize eyestrain and fatigue, which are big drains on productivity.

An individual version of the calculator is available (at [www.healthysightcalculator.com](http://www.healthysightcalculator.com)) for employers to use to educate their employees on their own risks for developing vision problems.

## Today’s Advanced Lens Options to Enhance and Protect Vision

There is no doubt that eyewear has changed and improved significantly in recent years, to further enhance and protect vision. Not only do these improvements benefit employees by providing better vision, but increased messaging about these eyewear technologies can also help consumers understand that there is so much more to vision wear than just a lens prescription, and that a vision plan that fully covers or offers discounts on these lens options is a great value to them.

One lens option that can enhance everyday activities is **photochromic lenses**, (e.g. **Transitions lenses**), which darken outdoors in proportion to the amount of UV light, helping reduce distracting glare and enhance

contrast for better vision. Most photochromic lenses also inherently block 100 percent of both UVA and UVB rays, providing important protection for long-term eye health. Today, there are also growing choices and advancements in photochromic technology, such as lenses that get extra dark for those who are light sensitive.

**Anti-reflective treatments** have come a long way, too. This option reduces glare that occurs when light is reflected off the front, back or within lenses, which can be especially helpful when driving at night, or working in front of a computer screen indoors. Today’s anti-reflective coatings feature improvements such as resistance to smudging, scratching and fogging. Many are significantly easier to care for and to clean than previous generations.

**Polarized lenses** are recommended for situations in which blinding glare is caused by intense light reflected off of smooth, shiny surfaces, such as water, pavement or snow. While basic polarized technology has been around for a while, there is now a photochromic polarized option as well. The recently launched **Transitions® Vantage™** lenses are the first and only everyday photochromic lenses with variable polarization, giving wearers the combination of darkness and polarization in bright conditions outdoors while also being virtually clear indoors.

Another lens option very important for today's aging workforce is **progressive lenses** (no-line bifocals), which help to counter the effects of presbyopia. Progressives feature gradual curves (instead of the visible lines of bi-focals) that provide vision correction for near, intermediate and far, therefore creating a smooth transition between varying distances. Today's technologies are more customized than ever, with a wide range of designs and enhancements offered through free-form technology. Some progressive designs even address specific occupational needs, such as computer usage, with a wider intermediate focus zone. These lenses are often referred to as **computer lenses**. With today's workforce using computers and digital devices more and for longer periods of time than ever before, there are a growing number of computer lenses available to meet the visual needs of this specific task.

There are also more options today in **lens materials** that help to maximize vision and protect eye health. Two materials in particular, **polycarbonate and Trivex®** material, offer superior impact resistance for strong, durable lenses that are especially safe for kids and anyone involved in sports or other physical activities. These materials are ideal for employees who work in a physical environment, such as outdoor laborers. Additionally, considering eye injuries occur in office settings as well – and employees want to protect their eyes from trauma when they leave the office – enhanced trauma protection is a valuable benefit to all employees. In addition to impact resistance,



*Trivex* material also provides better optics for highly visual tasks. High-index materials, while less impact resistant, offer thinner profiles for a more aesthetically pleasing look and lighter weight when wearing strong eyeglass lens prescriptions. There are newer advancements as well. For instance, **Tribrid®** material, a blend of *Trivex* and high-index technologies designed for higher prescription patients, was recently introduced in the U.S. market.

#### **Roundtable Discussion: Eyewear Message Opportunity**

Roundtable participants agreed that promoting the eyewear side of the benefit and its potential impact on productivity is a valuable strategy to engage employer and employee interest in the vision benefit.

Particularly with the creation of private exchanges through health care reform, plans will rely more heavily on differentiation through eyewear coverage than ever before as a way to have one plan contrast itself from another in a way that benefit consumers can easily understand.

Additionally, messages about the value of eyewear can be universally embraced by all eyecare professionals - ophthalmologists, optometrists, and opticians. Not only does education about eyewear options benefit consumers by raising awareness of the value their vision benefit can bring them, but it also drives traffic to eyecare professionals – making it a message that the entire industry can embrace.

## CONCLUSION, CONSENSUS AND NEXT STEPS

Roundtable participants agreed that the entire optical industry could benefit from a unified effort to invigorate interest in the vision benefit. They identified three specific goals:

1. Encourage more employers to offer vision benefits.
2. Encourage more employees to enroll in the vision benefit.
3. Stay in front of employees to encourage greater utilization (for the entire family).

While generally agreeing on the goals above, participants acknowledged the challenge with encouraging utilization. Most insurance benefit plans are attuned to the cost/value balance that is important to employers, and can be negatively impacted by increasing utilization. Some participants challenged that this paradigm could be different with the vision benefit, because it costs less and is primarily a voluntary (employee-paid) benefit – and because utilization of the vision benefit would result in lower costs in other areas for employers, such as through reduced medical claims, absenteeism and presenteeism. However, changing the mindset in the area of encouraging utilization could prove to be challenging. Any initiatives need to work in tandem with the business goals of those involved or they may not be successful.

The group acknowledged that long-standing challenges of limited employer bandwidth and attention continue to be the greatest struggle to place greater focus on the benefit.



They also acknowledged that changes in the benefits environment with health care reform and continued cost pressures make this the ideal time to take on this challenge.

Significant discussion was spent on the role of the benefits broker and thinking about how to reach this important influencer, with industry conferences listed as a strong possibility. Participants also continued to return to the importance of current productivity research as a fresh way to pique interest and change the paradigm of the way vision benefit investment is perceived.

Participants will continue to work together on a plan to achieve the goals above as a key priority for the NAVCP's medical directors' group in 2013. As an initial step, participants agreed to the following consensus statements to guide the efforts of member plans and other industry participants, as a way to create further messaging consistency to improve impact:

**To promote consistent and persuasive messaging to urge consumers to prioritize their eyes, the NAVCP recommends that all vision plans incorporate messages about prevention, productivity and product into their vision benefit communications.**

**To promote quality in the vision care industry and meet the expectations of today's employees, the NAVCP urges member plans to offer coverage options for higher-performing lenses that enhance and protect vision to maximize the health and productivity of employees.**

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**Photochromic and polarization performance  
are influenced by temperature, UV exposure,  
and lens material.**