

Work Smart

Getting it right with
vision benefits that fit an
ever-changing workforce

What's inside?

Impact on productivity

Although many employers do not treat vision problems with the same regard as general health problems, in terms of productivity loss, they are no different.



It is estimated that uncorrected vision problems can reduce individual productivity by up to 20%.¹

Going beyond vision

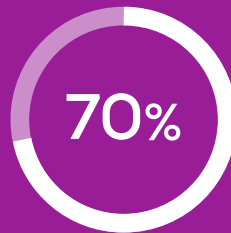
An optometrist can detect the early signs of systemic diseases such as cancer, diabetes, high cholesterol and high blood pressure before the patient is showing any outward medical symptoms.



Early studies indicate that Alzheimer's disease has initial symptoms that can be discovered during eye exams.⁶

Looking toward the future

Change the way employees think and feel about vision benefits simply by making the process of finding a provider, scheduling an appointment and presenting an ID card easier than ever before.



of Americans use smart phones. Consider the value of mobile apps for benefits.⁹



¹ Transitions, "See Well to Work Well." Healthy Sight Working for You, 2014.

⁶ Sue Wakamoto-Lee, "What Percentage of Companies Offer Vision Insurance?" HR Answers, Zenefits, August 1, 2015.

Please note: Cognoptix is a new instrument and is not currently widespread in the market. Look for greater distribution to come.

⁹ The Vision Council 2015 Digital Eye Strain Report.

Vision impacts the bottom line. And failing to offer unique vision benefits that meet the precise needs of your ever-changing workforce could have costly effects on productivity.

It is estimated that uncorrected vision, even so slight as to be unnoticeable, can reduce individual productivity up to 20%, regardless of age.¹ Meanwhile, jobs increasingly require computer use for extended periods of time, which may cause or contribute to vision problems. Employees also leave work often to use smart phones, tablets, PCs, laptops, watch television or play video games—all taking a long-term toll on their eyes. Not to mention, the workforce is aging, and some of your most valuable and experienced employees will require treatment for age-related vision problems now or in the near future.

The World Health Organization estimates that Uncorrected Refractive Error (URE) for distance is a bigger cause of productivity loss globally than any other preventable vision disorder, costing an estimated \$272 billion annually.² But URE is not the only factor that contributes to lost productivity. Computer Vision Syndrome (CVS) is a collection of

symptoms that arise in many individuals that spend long periods of time looking at computer screens. The American Optometric Association reports that approximately 10 million eye exams are performed in the United States each year prompted by vision problems related to computer use.³ Symptoms occur in 50–90% of workers and include headaches, neck or back aches, blurred near vision, blurred distant vision, tired or sore eyes and even general fatigue.⁴ Many of the symptoms such as headaches or back aches materialize into additional problems beyond vision correction if left untreated.



It is estimated that uncorrected vision problems can reduce individual productivity by up to 20%.¹



¹ Transitions, "See Well to Work Well," *Healthy Sight Working for You*, 2014.

² Maureen Cavanagh, "The Link Between Vision and Productivity," *Huffington Post: The Third Metric*, August 21, 2015.

³ "Computer Vision Syndrome Can Cut Into Worker Productivity," *Saint Francis Medical Center*, July 30, 2015.

⁴ Gary Heiting, "Worker Productivity and Computer Vision Syndrome," *All About Vision*, January 2015.

The best way to diagnose and treat CVS is through regular tests conducted by an optometrist that check depth perception, eye tracking and other visual skills. The results of such tests may warrant a prescription for a type of lens that does not correct vision problems, but does help the eyes remain strong and well-adjusted during a long day at a computer.⁵

Ultimately, workers with URE, CVS or other vision impairments are not being as productive at work as their clear-vision peers. In general, personal and family health problems cost employers in the United States \$1,685 per employee per year, or \$225.8 billion annually.

Additionally, “presenteeism”—when workers are physically present at the office but are working less efficiently due to health problems and other stressors—can result in 32 times more productivity losses than absenteeism alone.⁶

Although many employers do not treat vision problems with the same regard as general health problems, in terms of productivity loss, they are no different.

The University of Alabama at Birmingham School of Optometry conducted a study looking at the relationship between the vision of workers and their productivity at work. Though the study focused on computer workers, these correlations apply to virtually any worker that uses their eyes to accomplish work tasks, especially those who focus closely on intricate tasks.

The study found:

1. A direct correlation between lost productivity and poor vision correction, particularly among workers who complete complex and/or repetitive computer tasks like data entry.
2. A direct correlation between the amount of time required for completion of a computer task and proper vision. When workers operated with un-corrected vision, they took much longer to perform computer-related tasks.
3. Reduced productivity among users whose vision problems were so slight that they did not realize they had vision problems. Users with very small URE may not consciously notice vision discomfort, but without proper vision correction the performance of users with URE may suffer from up to 20% productivity loss.⁴

Simply put, when your employees can see well, they can be more productive. In fact, accurate vision prescriptions can actually boost total workplace productivity by an average of 2.5%.⁷

So, if your employees are not enrolling in and utilizing the vision benefits offered, your costly investments in human capital, from the hiring process through orientation, and ongoing education and training, may not be providing the anticipated return on investment.

⁵ Gary Heiting and Jennifer Palombi, “Why Are Eye Exams Important?” *All About Vision*, February 2014.

⁶ Sue Wakamoto-Lee, “What Percentage of Companies Offer Vision Insurance?” *HR Answers, Zenefits*, August 1, 2015. Please note: Cognoptix is a new instrument and is not currently widespread in the market. Look for greater distribution to come.

⁷ “Invigorating Interest in the Vision Benefit” from the NAVCP Medical Advisor Roundtable, 2013.



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due to presenteeism than absenteeism.⁶



Accurate vision prescriptions can boost workplace productivity by an average of 2.5%.⁷

Regular, comprehensive eye exams can detect more than vision problems and eye diseases.

An optometrist can detect the early signs of systemic diseases such as diabetes, high cholesterol and high blood pressure before the patient is showing any outward medical symptoms.

Early studies on a device being developed indicate that even Alzheimer's disease has initial symptoms that can be discovered during eye exams.⁶ In addition, women who are pregnant may experience changes in their lens prescription, worsening retinopathy and even blindness in rare, severe cases. They are also at risk for developing gestational diabetes; those that do have a 40-60% chance of developing diabetes in the next five to ten years. Thus, access to eye exams is a key component of prenatal care and healthcare in general.

Regular eye examinations are important for overall health maintenance for both your employees and their families. Even for its most basic value—improving sight—vision screenings for children contribute to their education and personal growth. But, eye exams are used as a crucial test for detecting diabetes in children, and when



When your employees' children are healthy, the employees will have lower rates of absenteeism and presenteeism related to appointments, caretaking and stress.¹

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Only optometrists or ophthalmologists can administer the kind of comprehensive exam that can detect these and other health problems; pediatricians and general practitioners do not specialize in the eye and have limited instrumentation to conduct these screenings.⁵ Overall, early detection of diseases typically helps lower healthcare premiums and decreases absenteeism in the long run, saving your company money.⁶



A diagnosis by an optometrist or ophthalmologist can even be less expensive for an employee's medical insurance plan than the diagnosis coming from a physician.⁸

⁶ Sue Wakamoto-Lee, "What Percentage of Companies Offer Vision Insurance?" HR Answers, Zenefits, August 1, 2015. Please note: Cognoptix is a new instrument and is not currently widespread in the market. Look for greater distribution to come.

¹ Transitions, "See Well to Work Well," Healthy Sight Working for You, 2014.

⁵ Gary Heiting and Jennifer Palombi, "Why Are Eye Exams Important?" All About Vision, February 2014.

⁸ Sarah Sipek, "Special Report: Vision and Dental Benefits—More to See, More to Chew On," Workforce, March 26, 2015.

The value of comprehensive vision benefits—and the impact they have on both employee health and the bottom line—cannot be overstated.

But as an advocate for employees, you also recognize the challenges associated with getting employees to enroll, use and truly value the vision benefits offered by your organization.

This leads us to an even more important question: are you offering the right vision benefits? To find the answer, we suggest looking to the future.

The needs of your workforce are ever-changing, and your vision benefits should mirror this evolution. For instance, did you know that almost 70% of Americans use smart phones?⁹ Not to mention, 54 million millennials now make up one third of the American workforce. This generation is no longer infiltrating your employee numbers; they're dominating them.¹⁰ Consider the value of mobile apps for benefits. EyeMed decided to implement the first mobile vision benefits app for members on both iPhone and Android. Employees can now access their vision benefits when and where they need them. One goal is to

change the way employees think and feel about vision benefits, simply by making the process of finding a provider, scheduling an appointment and presenting an ID card easier than ever before. Soon EyeMed members will be able to upload and store their prescription to share with providers, as well as use the app to identify additional discounts or special offers from providers. It's not just smart; it's forward-thinking. And it addresses the generational shift taking place in your workforce right now.

One big challenge to consider with today's workforce is meeting the needs of their buying preferences as more employees prefer to purchase products online. Nearly 18% of all contact lens purchases were made online last year—and that number is growing in response to consumer demand, according to The Vision Council.¹¹

⁹ *The Vision Council 2015 Digital Eye Strain Report.*

¹⁰ "Everything You Need to Know about Your Millennial Co-workers." *Fortune*, June 23, 2015.

¹¹ *The Vision Council 2013 Internet Influence Report.*

¹² *EyeMed analysis of new business that transferred over from a prior benefit company, 2013-2014.*



are in stock and ship the same day on ContactsDirect.com.⁹

EyeMed recently added ContactsDirect as an in-network provider for contact lenses.



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54 MILLION

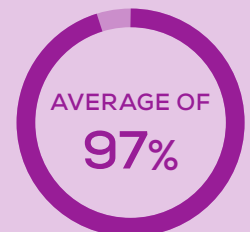


millennials now make up one third of the American workforce.

This generation is no longer infiltrating your employee numbers: they're dominating them.¹⁰



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of employees use an in-network provider once enrolled in the EyeMed benefit.¹²



Looking to the future, EyeMed is continuing to expand its in-network providers to include online options, in addition to the healthy list of brick-and-mortar stores. EyeMed recently added ContactsDirect as an in-network provider for contact lenses—allowing employees to not only purchase contacts online, but to use their benefits as well.

Plus, once a prescription is verified on the website, 98.6% of orders are in stock and ship the same day. So regardless of how your employees choose to use their vision benefits, EyeMed has them covered.

What about glasses? EyeMed is pushing the limits there, too. Cutting-edge retailer Glasses.com provides the world's first photo-realistic and geometrically accurate 3D virtual try-on technology. Quite simply, it takes a 3D image of a user's face and allows them to accurately look at up to four pairs of frames at the same time from every angle. Employees can see how they look in a huge selection of glasses, based on their face shape, preferred style and lens options—without ever entering a store. They can even save their favorites, and share with friends and family via social media. The service is spot on for your changing workforce.

EyeMed will soon be the first vision benefits company to offer Glasses.com as an in-network provider.

Even a traditional provider locator (look up a provider near you) has room for innovation. Many times, it's not just about finding a provider nearby; it's about finding the right provider for an employee's specific needs. EyeMed again found an opportunity to take an easy and effective way to find providers that saves your employees time and improved it to help take some of the hassle out of finding the right provider.

EyeMed's Enhanced Provider Search tool gives your employees the power to search for providers by location, hours of operation (such as evening or weekend hours), doctor specialty and even frame brand.

But this enhanced provider search goes one step further, allowing employees to search by innovative services. For example, new digital exams and accurate fit technologies are readily available today. These new instruments read the shape of a patient's eyes and automatically recommend the best prescription. EyeMed members can search by digital fit or digital exam technology via the enhanced provider search tool. This makes it easy for employees to gain access to the advanced technology they crave.

For those employees who just can't seem to find the time to have an eye exam, EyeMed brings eye care and eyewear right to your office with the exclusive pop-up clinic.

To deliver the entire optical experience on-site, a few hundred square feet of space can be transformed into a fully functioning temporary exam office and eyewear store. Your employees can receive comprehensive eye exams from local, credentialed doctors and then choose from a wide selection of contact lenses and more than 400 frame styles during a break or lunch. Making access to care even easier helps assure more employees use their benefits and get the appropriate care they need.

Investing in vision benefits puts your company on par with some of the most successful, forward-thinking organizations

in the country. After all, your business can gain as much as \$7 for every \$1 you invest in vision.³ With the right vision benefits, more employees enroll, more employees visit in-network providers and more employees value their benefits. EyeMed tries to make it continuously easier for employees to enroll and access their benefits. Once enrolled, virtually every employee uses an in-network provider—an average of 97%.¹² And finally, when employees use their benefits, it adds value to their lives and typically cushions your bottom line. If you think all vision benefits are the same, it may be time to challenge the status quo. Innovations are pushing the boundaries today and creating a clear view of the future.

³ "Computer Vision Syndrome Can Cut Into Worker Productivity," Saint Francis Medical Center, July 30, 2015.

¹² EyeMed analysis of new business that transferred over from a prior benefit company, 2013–2014.



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We look forward to helping you and your employees see life to the fullest.

To get started, visit starthere.eyemed.com or contact your EyeMed sales rep.

