

## Work Smart

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

# Yesterday's vision simply won't do

Your business and your workforce are drastically changing – your benefits must change to keep up

The impact of vision benefits on employee health and the bottom line cannot be overstated. In terms of productivity loss, vision problems cost businesses billions of dollars. In addition, an eye exam can help detect early signs of several serious (and costly) diseases and chronic conditions; the sooner it's seen, the sooner it can be treated or avoided.

To make things more complicated, the landscape is changing. The workforce is adding more millennials and growing more tech-savvy every day. Meanwhile, experience is aging and age-related vision problems will add up. Employee needs, preferences and lifestyles are different than they were just a few years ago – and they'll continue to change faster than most benefits are able to.

To keep pace with these changes, successful vision benefits will rely on technology innovation, rethink how vision care is delivered, rewire how members access information and redefine what the provider network looks like.

As benefits increasingly move the bottom line, it pays to look for vision benefits that go beyond what's expected and provide new answers for today's employees – and tomorrow's.

<sup>1</sup> Transitions, "See Well to Work Well," Healthy Sight Working for You, 2014. <sup>2</sup> 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. <sup>3</sup> The Vision Council 2015 Digital Eye Strain Report.



## THE NEED FOR A NEW STRATEGY



It is estimated that uncorrected vision problems can reduce individual productivity by up to 20%<sup>1</sup>



Early studies indicate that Alzheimer's disease has initial symptoms that can be discovered during eye exams<sup>2</sup>

70%

Americans who use smart phones. Consider the value of mobile apps for benefits<sup>3</sup>

# An eye on the bottom line

Failing to offer unique vision benefits that meet the precise needs of your workforce could have costly effects on productivity

It's estimated that uncorrected vision, even if it's unnoticeable, can reduce individual productivity up to 20%, regardless of age.<sup>4</sup> Meanwhile, employees 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.<sup>5</sup> 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 people who spend long periods of time looking at computer screens. 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.<sup>6</sup> Additional problems, like headaches or backaches, may materialize if the condition is left untreated.

Ultimately, workers with URE, CVS or other vision impairments aren't being as productive at work as their clear-vision peers.

<sup>4</sup> Transitions, "See Well to Work Well," Healthy Sight Working for You, 2014. <sup>5</sup> Maureen Cavanagh, "The Link Between Vision and Productivity," Huffington Post: The Third Metric, August 21, 2015. <sup>6</sup> Gary Heiting, "Worker Productivity and Computer Vision Syndrome," All About Vision, January 2015.



It is estimated that uncorrected vision problems can reduce individual productivity by up to 20%<sup>4</sup>

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.<sup>7</sup>

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.

Although many employers don’t treat vision problems with the same regard as general health problems, in terms of productivity loss, they’re no different. The University of Alabama at Birmingham School of Optometry conducted a study looking at the relationship between workers’ vision 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 or repetitive computer tasks like data entry.
2. When workers operated with uncorrected vision, they took much longer to perform computer-related tasks.
3. Reduced productivity among users whose vision problems were so slight that they didn’t realize they had vision problems. The performance of users with URE – even if the problem is too small to be noticeable – may suffer from up to 20% productivity loss.

If your employees aren’t 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.

<sup>7</sup> 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. <sup>8</sup> “Invigorating Interest in the Vision Benefit” from the NAVCP Medical Advisor Roundtable, 2013.



THE PRICE OF POOR VISION HEALTH

\$1,685

Amount personal and family health problems cost employers in the United States per employee per year, or \$225.8 billion annually



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%<sup>8</sup>

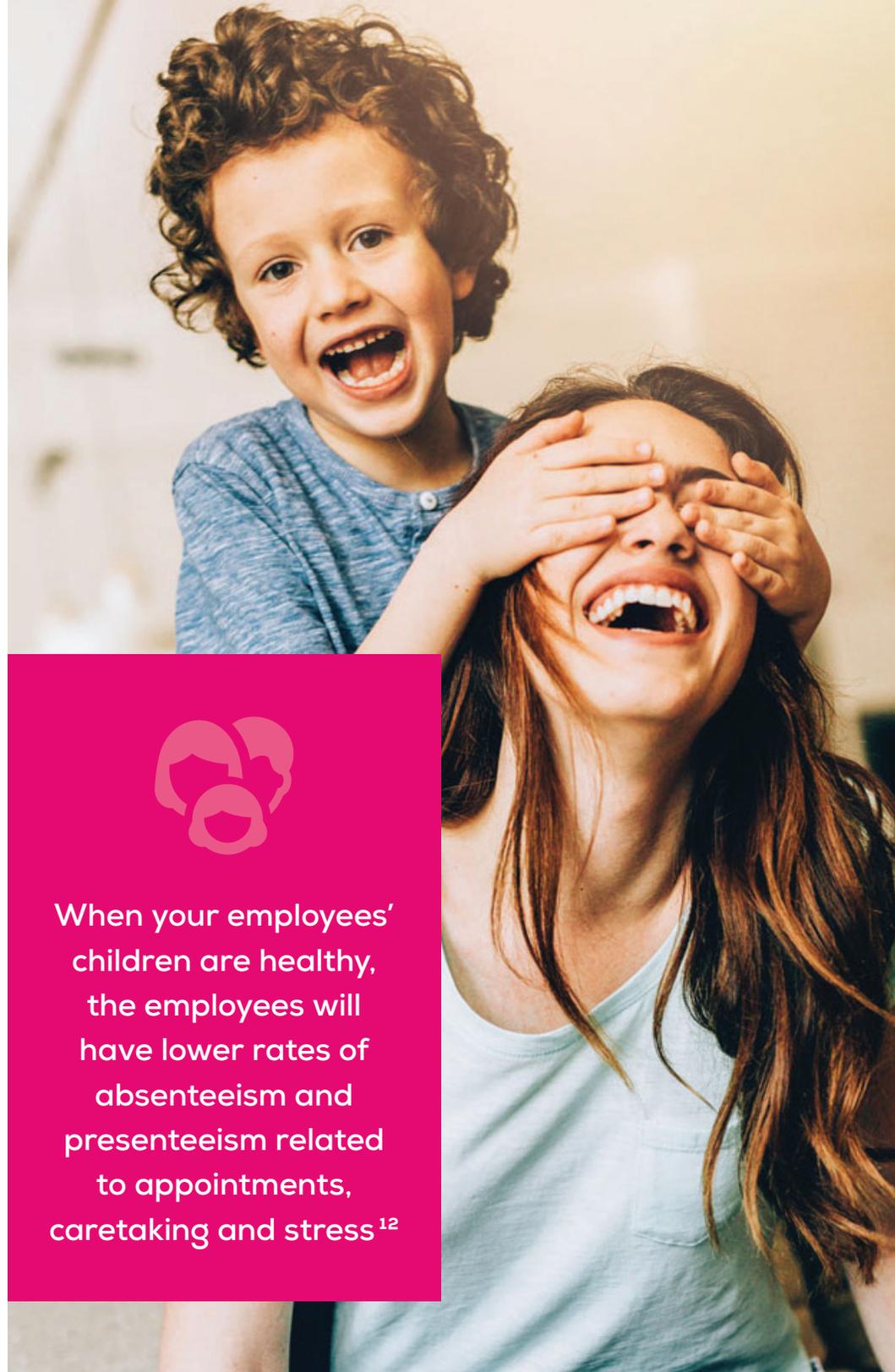
# Another form of preventive care

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 symptoms. In addition, pregnant women may experience changes in their lens prescription, worsening retinopathy and even blindness in rare, severe cases. They're also at risk for developing gestational diabetes. An exam can help detect signs of these too. Regular eye exams are important for overall health maintenance for your employees and their families. Vision screenings for children contribute to their education and personal growth, but eye exams are also used as a crucial test for detecting diabetes in children – and healthier children may mean lower rates of absenteeism and presenteeism due to appointments, caretaking and stress.<sup>11</sup>

Overall, early detection of diseases typically helps lower healthcare premiums and decreases absenteeism in the long run, saving your company money.<sup>12</sup> Only optometrists or ophthalmologists can administer the kind of comprehensive exam that can detect these problems; pediatricians and general practitioners don't specialize in this area and have limited instrumentation to conduct these screenings.<sup>13</sup> A disease diagnosis by an optometrist or ophthalmologist can even be less expensive for an employee's medical insurance plan than a diagnosis from a physician.<sup>14</sup>

<sup>9</sup> Transitions, "See Well to Work Well," Healthy Sight Working for You, 2014. <sup>10</sup> 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. <sup>11</sup> Gary Heiting and Jennifer Palombi, "Why Are Eye Exams Important?" All About Vision, February 2014. <sup>12</sup> Sarah Sipek, "Special Report: Vision and Dental Benefits – More to See, More to Chew On," Workforce, March 26, 2015.



When your employees' children are healthy, the employees will have lower rates of absenteeism and presenteeism related to appointments, caretaking and stress <sup>12</sup>

# Think smart. Think forward.

You recognize the challenges of getting employees to enroll, use and truly value their benefits. 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?<sup>13</sup> 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.<sup>14</sup>

To address this generational shift, consider the value of mobile apps for benefits. EyeMed implemented 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. It makes the process of finding a provider, scheduling an appointment and presenting an ID card easier than ever before. EyeMed members can also upload and store their prescription to share with providers, as well as use the app to find additional discounts or special offers from providers.

Our goal is to change the way employees think and feel about vision benefits.

<sup>13</sup> The Vision Council 2015 Digital Eye Strain Report. <sup>14</sup> "Everything You Need to Know about Your Millennial Co-workers." Fortune, June 23, 2015. <sup>15</sup> The Vision Council 2013 Internet Influence Report.

<sup>16</sup> EyeMed analysis of new business that transferred over from a prior benefit company, 2017.

## CATERING TO MEMBERS' NEEDS



99% of orders are in stock and ship the same day on ContactsDirect.com.<sup>13</sup>

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



Nearly 18% of all contact lens purchases were made online last year – and that number is growing in response to consumer demand.<sup>15</sup>



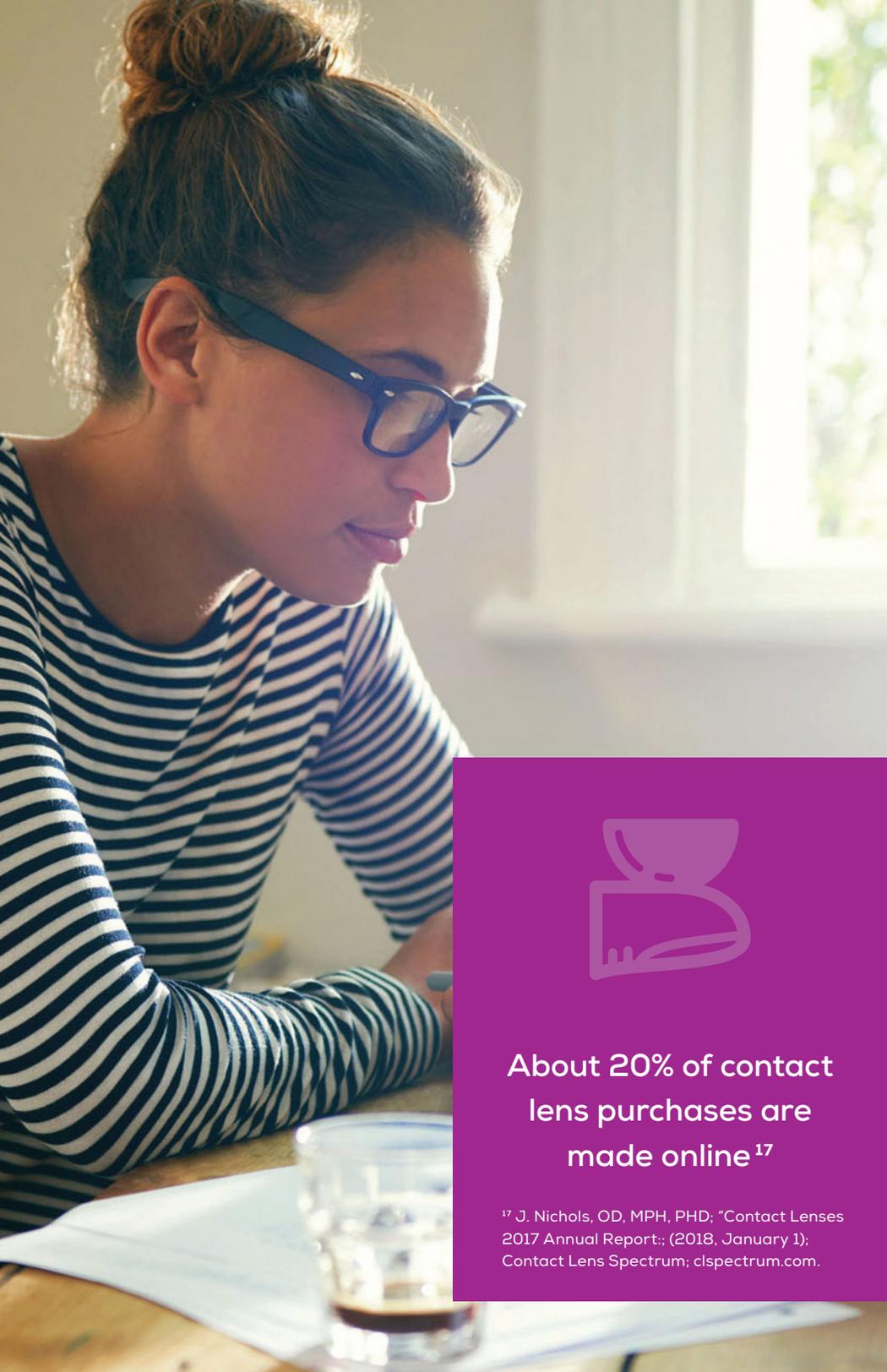
Almost 70% of Americans use smart phones.<sup>14</sup> Consider the value of mobile apps for benefits.

# 98%

Average number of employees who use an in-network provider once enrolled in the EyeMed benefit<sup>16</sup>



Millennials now make up one third of the American workforce. This generation is no longer infiltrating your employee numbers; they're dominating them.<sup>14</sup>



About 20% of contact lens purchases are made online<sup>17</sup>

<sup>17</sup> J. Nichols, OD, MPH, PHD; "Contact Lenses 2017 Annual Report"; (2018, January 1); Contact Lens Spectrum; [clspectrum.com](http://clspectrum.com).

## THE CHALLENGE OF EVOLVING BUYING PREFERENCES

More employees prefer to purchase products online. About 20% of contact lenses are purchased online – and that number is growing.<sup>17</sup> Looking to the future, EyeMed has expanded its provider network to include online options, such as:

- **ContactsDirect.com** allows employees to use their benefits to purchase contacts online. Once a prescription is verified on the website, 98.6% of orders are in stock and ship the same day.
- **Glasses.com** offers photo-realistic and geometrically accurate 3D virtual try-on technology. With a 3D image of their face, employees can see how they look in a wide selection of glasses, based on 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.
- **Other in-network options:** LensCrafters.com, TargetOptical.com and Ray-Ban.com.

## ROOM FOR INNOVATION IS EVERYWHERE

Finding a provider isn't just about finding one nearby; it's also about finding the right provider for specific needs. EyeMed found an opportunity to make this process easier and more effective with the Enhanced Provider Search tool. Members have the power to search for providers by location, hours of operation (such as evening or weekend hours), doctor specialty, frame brand, even the availability of innovative services like digital exam and accurate fit technologies. These new instruments read the shape of a patient's eyes and automatically recommend the best prescription.

## INNOVATION CAN EVEN BRING VISION CARE TO YOUR DOORSTEP

For those employees who just can't seem to find the time for an eye exam, EyeMed brings eye care and eyewear right to your office with the exclusive pop-up clinic. A few hundred square feet of space can be transformed into a fully functioning temporary exam office and eyewear store. Employees can receive comprehensive eye exams from local, credentialed doctors and choose from a wide selection of contact lenses and more than 300 frame styles during a break or lunch. Easy access to care helps more employees use their benefits and get the appropriate care they need.

## CONCLUSION

# Now that you see the value

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

With the right vision benefits, more employees enroll, more employees visit in-network providers and more employees value their benefits. EyeMed makes it easier for employees to do all three.

When employees use their benefits, it adds value to their lives and typically cushions your bottom line. In fact, your business can gain as much as \$7 for every \$1 you invest in vision.<sup>18</sup>

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.



Businesses can gain as much as \$7 for every \$1 invested in vision benefits<sup>18</sup>



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

To get started, visit  
[starthere.eyemed.com](http://starthere.eyemed.com) or  
contact your EyeMed sales rep



<sup>18</sup> "Computer Vision Syndrome Can Cut Into Worker Productivity," Saint Francis Medical Center, July 30, 2015.