

# BOOSTING MORALE WITH EYE CARE INSURANCE

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When the going gets tough ... Americans look for experiences and opportunities that help them feel better about their problems, work, financial issues, and family responsibilities.

Problems and challenges related to the slower economy are creating higher levels of stress, uncertainty, frustrations, and depression among employees. Many feel caught in the middle of uncomfortable problems, jobs, and responsibilities that seem overwhelming, and with few escape options. Depression often accompanies these feelings, which can significantly affect employee morale and work performance. Employers are also struggling with tighter finances and marketing challenges. However, they recognize the impact of employees' personal circumstances on work performance and productivity, and are interested in low-cost ideas for enhancing the value of employee benefits packages, such as eye care insurance.

Eye care is a benefit option that features low premium, limited paperwork, and plan designs that are generally easy to understand and implement.

Producers have an excellent opportunity to underscore the value they provide by being proactive in identifying eye care insurance options that offer the best solutions for employers, employees, and their families. Review the following reasons why eye care insurance is an excellent value:

## **A Feel-Good Benefit**

Eye care insurance is usually a fun benefit that employees do not have to be sick to enjoy. While employees feel they have limited options to relieve their personal challenges, they can focus on enhancing their appearance and vision.

When employees step into their eye doctor's office, they can escape into a world that offers them many options to accentuate their outward appearance. Employees may experiment with unique, bold, or eye-catching frame designs that can give a new perspective to their personality. Contacts or LASIK surgery are other options that can free employees from the restrictions of wearing glasses for refractive correction, and allows them to choose from a myriad of sophisticated, stunning or funky nonprescription sunglasses.

When employees look in the mirror, they can feel great about their new appearance, in addition to improved vision. The experience may improve their outlook (literally and figuratively), enhance their attitudes and perspectives, and increase appreciation for their employers and benefits.

## **Eye Care Protects a Vital Asset**

Employees place high value on their sight, identifying it as the one sense they do not want to do without. According to the American Academy of Ophthalmology, one of the hardest adjustments for people is

adapting to life without their sight. They can no longer function independently and they lose confidence in themselves.

*Refractive Eye Concerns.* The National Eye Institute reports that about half of Americans age 20 and older have refractive errors or eye problems than result in less than 20/20 vision. Vision impairment occurs when the eye cannot properly focus light, resulting in nearsightedness, farsightedness, or astigmatism. These can be treated with proper eyeglasses or contacts, and in some cases LASIK surgery may be an excellent option.

*Avoiding Eye Diseases.* There are many different eye diseases that employees may contract – even those who have no apparent risk factors based on lifestyle or family history. Many eye diseases progress without any warning signs, underscoring the importance of regular comprehensive eye examinations to detect even the slightest change in vision and eye muscle performance. The Academy states that by 2020, 43 million Americans will face significant vision loss or blindness from eye diseases. Unfortunately, most individuals are unaware of the risks of eye diseases and related symptoms or signs of vision changes.

During a comprehensive examination, eye care professionals conduct a variety of tests to evaluate eye performance, vision changes, and early stages of many potential chronic diseases. For example, eye doctors can identify the signs of prediabetes years before a regular diagnosis can be made. According to the Centers for Disease Control and Prevention, 48.3 million Americans will be diagnosed with diabetes by 2050. One of the complications of diabetes is blindness and low vision. By detecting diabetes in the early stages, employees may have more treatment options to help reduce the impact of this damaging health concern and the resulting higher medical insurance costs.

*Detecting Eye Health Problems in Kids.* Vision is important in childhood learning and academic development. However, nearly 8 out of 10 American kids under five years of age have not had a comprehensive eye examination. Many parents do not recognize the need for children to have a complete eye examination, relying on vision screenings given by physicians and school nurses. While these tests may determine refractive needs, many kids with 20/20 vision have other eye health issues that go undetected.

During a comprehensive exam, the eye doctor examines the structure of the eye for signs of serious diseases that many kids are experiencing today, such as diabetes, hypertension and high cholesterol. They also evaluate children's eye-tracking skills or focus control over a short period. Approximately one in four kids has an undetected vision problem that could be easily corrected, but if left undetected could have a devastating effect on their vision and long-term academic performance.

### **Evaluating Eye Benefits**

Employees are more likely to get their eyes tested regularly if their employers provide coverage options for eye care examinations and services. However, each eye insurance carrier offers different features and restrictions in their plans. Producers should evaluate the current utilization of eye care services by employees and their dependents. This information will be helpful to the carrier in determining the right premium and plan design for the group.

Producers should also evaluate the eye care insurance carriers' reputation, customer service, persistency, and satisfaction level of current members. While a cheap premium may look attractive, the plan may restrict or limit employee access to a full range of comprehensive eye tests, whereas a higher-quality plan may offer greater value to employees, with minimal additional expense.

### **Educate Employees on Eye Examinations**

Although eye care benefits are not complicated in plan design, producers should work with employers to educate employees on the value of comprehensive eye examinations to avoid vision impairment and detect eye disease and other medical concerns in the early stages.

### **Underscore Your Value**

Employees' concerns for their eye health needs and those of their children provide producers with opportunities to recommend eye care insurance benefits to employers. Producers need a thorough understanding of vision issues and employee concerns, expectations, and challenges regarding eye health. This information will assist you enhancing your value to employers by recommending a relatively inexpensive "feel-good" benefit that can positively affect employees' outlook on their circumstances, and enhance their productivity and performance. You will also find it easier to work with experienced insurance carriers who can design customized eye care solutions that serve the needs of employers and employees.

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