



Vision from a better angle

Comparing vision benefits gets easier
once you know what to look for

Vision programs can look pretty similar at first glance. But there's actually a wider difference than you may realize. To find the best possible benefits for your employees, you may need to see vision from a new perspective.

It's easy to assume that same the rules for comparing health and dental plans apply to vision benefits too. Premiums, spreadsheets and formularies have served you well in the past. But to understand what differentiates one vision benefit company from another, you need to look deeper.

If all vision benefit companies look alike, this whitepaper can help. We've identified the key areas of comparison that we believe matter the most – the details and distinctions that often get missed during an analysis. But, many are items employees desire or expect.

Even when premiums are relatively equal, you can gain more value and more member satisfaction when you know how to evaluate these three factors:

1 Vision Networks

2 Vision Benefits

3 Vision Experience



When evaluating vision networks, size isn't all you should see

Network size is always important; but for vision, it's also about how the network operates

LOOK FOR STRONG IN-NETWORK USAGE

Sure, size matters with any vision network – but what also matters is how often it's used. Staying in-network is a good sign that employees have the options they want and need. Vision care isn't as specialized as health and dental; there really shouldn't be any reason to need an out-of-network provider. Dental plans with a PPO may only see 25% - 40% in-network utilization, while a vision plan should expect 95% in-network usage (or more).^{1,2}

98% EyeMed members who use in-network providers³

MAKE SURE "IN-NETWORK" REALLY MEANS IN-NETWORK

Vision networks are being blurred by positioning out-of-network providers as in-network providers, which can be challenging for members. It's not unusual for certain retail chains to be positioned as in-network because the retail provider agrees to submit claims. While this may make it feel like an in-network experience, members may not experience the full value of their benefits since these retail providers frequently don't accept the same benefits and discounts as in-network providers. For a true picture, 1) double check your GeoAccess report (it spells out who is - and isn't - in-network), and 2) verify that retail providers accept the same benefit schedule and discounts as in-network providers.

THE MIX MAY MATTER MORE THAN DISRUPTION

Disruption is critical to comparing health and dental networks – even a small difference can sway a decision. Not so much for vision, where the mix of independent and retail providers tends to be more meaningful. Other than pharmacy access, you probably don't give retail much thought in comparing health plans. With vision, retail is half the story. Research shows that vision members want a strong mix of both independent and retail providers to choose from, and feel they shouldn't have to choose or sacrifice one for the other.⁴ Ask your carrier to include every location and a breakdown of independent and retail providers in their bid.

¹ EyeMed, "Understanding the network of the future, today: Taking a bold new direction."

² 2016 Workforce Vision Benefits Survey.

³ EyeMed book of business data, 2016.



INDEPENDENT VS. RETAIL PROVIDERS



Decision makers who believe employees want a strong mix of independent and retail providers.⁴

Where consumers prefer to receive services⁵

EYE EXAMS



BUYING FRAMES



⁴ 2016 Workforce Vision Benefits Survey

⁵ Vision Watch- The Vision Council Member Benefit Report Q3 2013.



SHOP THE INTERNET, ON THE BIGGEST NETWORK OF ALL

Vision members can use the internet to receive services in a way that other benefits can't. They can often fill eyewear prescriptions and buy frames, lenses and contacts. The most progressive carriers take it a step further – because as the workforce gets younger, they'll expect to use their in-network benefits online, just like they would in a store.

Glasses.com, ContactsDirect.com and even Ray-Ban.com were designed to do exactly this, with the insurance customer in mind. These sites can make the experience even more seamless with pricing that reflects real-time benefits. Members simply shop, choose and buy, and their benefits are automatically applied. Your program should allow employees to use in-network benefits online.

Decision makers who want to offer online in-network options for contact lenses.⁶

93%

81%

Decision makers who want to offer online in-network options for frames and lenses.⁶

67% of Millennials prefer to shop online rather than in-store.⁷



⁶ 2016 Workforce Vision Benefits Survey conducted by EyeMed and Workforce

⁷ "Ecommerce Trends: 139 Stats Revealing How Modern Customers Shop in 2017", BigCommerce.com study.

When evaluating vision benefits, look beyond the spreadsheet

Standard cost comparisons don't tell the full story of value;
for a better buy, focus on choice

MEMBERS EXPECT MORE CHOICE FROM VISION

Vision does have a few things in common with health and dental. For one, they all make health care more affordable. They also involve prescriptions for medical devices or supplies. And they all help improve overall wellness and workplace productivity.

But vision comparisons should account for something health and dental don't – what member want, not just what they need. Corrective vision or medically-necessary vision may not call for designer-brand frames or lens add-ons, but fashion and lifestyle preferences demand them, and so many members are often willing to buy up to get them. So, your vision benefits should have options to meet those expectations – and more.



Eyewear does more than satisfy a medical need. It's also a fashion accessory. So, consumers have very different expectations for how to meet both the medical needs and their personal preferences.



VISION BENEFITS

BE CAREFUL OF COST CUTTING THAT LIMITS CHOICE

All carriers try to control out-of-pocket costs for members, but how they make things more affordable can be very different. The most common strategy is to save money by limiting choices. We don't recommend this. Limits may not create value, but they may create frustration, and restricting choice simply means that members often do not get what they want.

Here are some choices you should expect:

FRAMES AND LENSES

Employees expect to be able to buy nearly any frames, lens or contact lens without restrictions or tiers. To them, more choice means more value.

CONTACT LENS FORMULARIES

One popular carrier offers only 10 contact lens options in their formulary. But when given complete freedom of choice, EyeMed members choose those 10 options only 18% of the time.⁸ So, with the limited formulary, members wouldn't have been able to get their preferred choice 4 out of 5 times.

PROGRESSIVE LENSES

Each member has specific – and in some cases, very advanced – eye correction needs. Providers should have the freedom to address those needs in the way they feel is best. Using restrictive progressive lens formularies means members may be forced into outdated lens technology that may not be the best solution for their needs. Having more progressive lens options to choose from allows the provider to recommend the solution they believe will be most effective.

LENS LABS

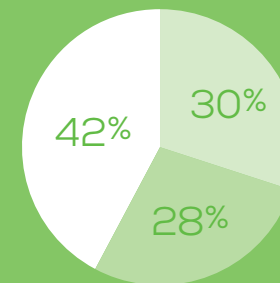
Quality and speed can vary from lab to lab. Sometimes by a lot. So, providers often have favorite labs they prefer to work with. Consider asking carriers about lab restrictions. While some benefit companies allow providers to select from over 100 labs, others restrict providers to as few as 1 lab.



COMPARE APPLES TO APPLES WITH COST SAVINGS AND CHOICE

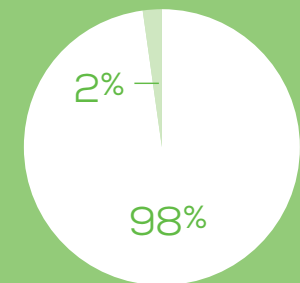
Every carrier can cherry pick examples where they save more than competitors. To truly compare savings, big data is more accurate than a few "imaginary" scenarios. EyeMed uses real-life data from millions of members to study exactly what they're buying and what they're spending.

CHOOSING LENSES



- Single vision
- Contact lenses
- Progressive lenses

CHOOSING LOCATIONS

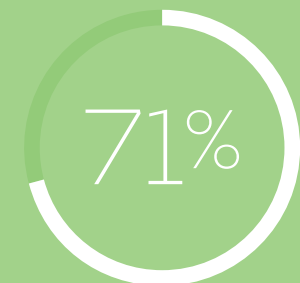


- In-network
- Out-of-network

CHOOSING TO SAVE

Average savings off retail
for EyeMed members
(eyeglasses with an eye exam)*

* \$10 exam copay; \$120 frame allowance



⁸ EyeMed internal book of business claims analysis, 2016



EYEMED MEMBER DISCOUNTS

40%

off additional pairs of glasses

20%

off remaining balances

15%

off retail or 5% off promotional prices on LASIK

EXTRA DISCOUNTS ARE A PATH TO EXTRA VALUE

Our experience shows that employees don't stop with eyewear basics. One may crave an expensive fashion brand name. Another may need an anti-scratch coating for construction work. Yet another may simply want prescription shades for the pool. The point is, preferences can trump the pocketbook. When that happens (and it will), it helps if your vision benefits offer extra savings to offset any supplemental cost.

Discounts you should ask for:

ADDITIONAL PAIR DISCOUNTS

Most range from 20%-30% off. Make sure the discount can be used at any store, anytime. Some carriers only allow a same-day or same store discount, but most people don't think about an extra pair until an emergency comes up later on.

REMAINING BALANCE DISCOUNTS

When preferences boost the price tag beyond what benefits will cover, a discount should still cover part of the difference. For example, if a member has a \$130 frame allowance, and buys a \$150 frame, the remaining balance is \$20. With a 20% discount, their additional discount reduces the out-of-pocket expenses by an additional \$4, and the member's out-of-pocket cost is reduced to \$16.

LASIK DISCOUNTS

The goal of vision benefits should be to help members see what life has to offer – however they want to do it. And that might mean not wearing glasses or contacts at all.

SEASONAL AND SPECIAL OFFERS

Benefits don't usually hand out even more savings on top of standard discounts – but in EyeMed's case, it matters a lot to members. Through emails and a private special offers page, our partners list their latest offers on frames, lenses, sunglasses, supplies and more, so members can save throughout the year.

When evaluating the vision experience, set your sights on easy

Everyone expects something different from their benefits; "simple" is always a crowd pleaser.

LOOK BEYOND THE TYPICAL SERVICE STATISTICS

Great service is an easy claim, but a tough comparison. How do you know which vision benefits really are easy to work with and easy to use? You can never go wrong with member satisfaction statistics. First call resolution time, claims processing speed and accuracy are other solid benchmarks. But the roots of an amazing vision experience are usually found elsewhere.

Here are a few signs that your employees will be pleased with your choice of carriers:

SERVICE AWARDS OR DISTINCTIONS

Before you're swayed by plaques or seals, find out exactly what the award was for. One leading certification program, Benchmark Portal, scores hundreds of call centers from dozens of industries, using a variety of criteria.

U.S.-BASED SERVICE CENTER

The service from an overseas center may be just fine – security is the bigger issue. Groups have raised concerns about a higher risk of data breaches and the ability to protect personal health information.

EXTENDED SERVICE HOURS

Since many employees choose to get eye care and eyewear at retail locations, it's important that customer service hours match store hours. If service representatives are available nights and weekends, it improves the likelihood that members won't get turned away for service. After all, that's when many people go to see the eye doctor, and that's when verifications and approvals are called in.

⁹ Purdue University Benchmark Portal independent assessment of call centers nationwide.



EYEMED CUSTOMER EXPERIENCE HIGHLIGHTS

SERVICE AWARDS AND DISTINCTIONS



EyeMed is consistently recognized by Benchmark Portal as one of the highest performing call centers in the country.⁹

U.S.-BASED SERVICE CENTER



Our service center, based in Cincinnati, OH, provides security for your personal health information.

EXTENDED SERVICE HOURS



Strong service centers, including ours, are open at least 100 hours each week.

VISION EXPERIENCE

LIFE GETS EVEN EASIER ONLINE

Millennials are now our nation's largest living generation. They're all about the experience and high expectations. They socialize, shop, research and manage their lives on smartphones, tablets and laptops – and expect their vision benefits to be just as connected.

Is your carrier ready to make life easy for the digital generation? Find out by asking 3 questions:

WHAT KIND OF WEB CAPABILITIES DO YOU HAVE?

A simple website isn't enough anymore. Members are asking for a broad range of services from day one. Provider searches, benefit details and availability of electronic ID cards are common basics. Even better are extra support resources, like open enrollment videos, interactive tools, searchable health and wellness education and regular provider offers.

HOW DEEP DOES YOUR PROVIDER SEARCH DIG?

Finding quality eye care and your favorite eyewear isn't like searching for other health services. It's almost like shopping. So, while health and dental focus on zip codes and specialties, vision searches should go deeper. Look for enhanced search capabilities like hours of operation, digital technology and imaging services, as well as brand preferences. The most advanced sites even let members book an appointment right from the search.

HOW MOBILE ARE YOUR BENEFITS?

Apps, if done well, are a simple way to get and share information. Right now, there are few in the vision benefits world, but they're quickly becoming must-haves.



Decision makers who say employees under 30 expect their benefits to be mobile ¹⁰

MOBILE APP FEATURES TO LOOK FOR:



Mobile ID card



Provider search



Driving directions



Benefits and eligibility



Eye exam reminders



Contact lens replacement reminders



Eye prescription management



Direct connect to support



Special offers and discounts

To differentiate vision benefits, don't follow the health and dental playbook. Just look at vision from a new angle and look for these value enhancers.

EVALUATING NETWORKS

- Network with at least 95% in-network utilization to gauge its size and strength
- True in-network providers who administer in-network benefits, verified by a GeoAccess report
- Strong mix of both independent providers and retail providers
- Online, in-network solutions, where employees can use their benefits online and the site can apply the member's benefits to the cost

EVALUATING BENEFITS

- How member out-of-pocket costs are controlled without unnecessary restrictions like frame towers or formularies
- Freedom of choice that lets employees or family members buy what they want, where they want and when they want – including nearly frame, any lens, or any contact lens
- Provider choice that allows providers to select from dozens of labs to meet their expectations for quality and speed
- Additional discounts that help employees save more on extra pairs or add-ons that meet their personal preferences

EVALUATING EXPERIENCE

- Extended service hours that align with provider store hours – especially evenings and weekends
- Web capabilities covering a breadth of services and resources
- Enhanced provider search with advanced criteria that mimics consumer shopping habits
- Mobile solutions that help employees get information 24/7 and on-the-go



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.

