



See what's coming

2026 healthcare trends that will transform
your benefits strategy

INTRODUCTION

An ever-evolving landscape

We live in a fast-paced world with near-constant changes to how we live, work and experience everything around us. So it's no surprise that the healthcare landscape, too, seems to always be in flux.

Keeping an eye on changing healthcare trends is important for employers because the health and well-being of employees directly impacts their business. In fact, employers that prioritize wellness often see boosts in productivity, reduced absenteeism, lower healthcare costs and heightening employee engagement and retention.¹



Increased investment in employee health and well-being could generate up to nearly \$12 trillion in global economic value¹

¹ "Thriving workplaces: How employers can improve productivity and change lives"; McKinsey Health Institute; mckinsey.com; January 16, 2025.





2026 HEALTHCARE TREND 1

Prioritizing preventive care

Because employers in the United States tend to subsidize their employees' healthcare claims, health claims are often the biggest driver of an organization's costs related to employee health and wellness.²

In the US each year, employers face an estimated:²



\$1,695 per employee in absenteeism costs



\$300+ per employee in productivity loss due to chronic conditions such as hypertension, heart disease, and depression



\$156 billion loss in productivity each year due to cardiovascular disease alone

In many cases, these costs are largely driven by chronic conditions that could be mitigated through preventive care.

Eye exams are the new front line of preventative care

Comprehensive eye exams can detect early signs of over 270 chronic conditions such as diabetes, hypertension, heart disease and even cancer.³ And as fewer Americans visit their primary care providers, the role of vision care becomes even more valuable.

Recent surveys found that while 62% of Americans had their vision checked in the last year,⁴ only 34% visited a primary care provider⁵



² "Thriving workplaces: How employers can improve productivity and change lives"; McKinsey Health Institute; mckinsey.com; January 16, 2025. ³ "Updated Clinical Guideline Reinforces Importance of Annual Eye Exams, Comprehensive Eye Care with Doctors of Optometry"; American Optometric Association; aao.org; March 8, 2023. ⁴ "The Vision Council Releases New Research Spotlighting Q2 Consumer Trends and Generational Differences"; The Vision Council; thevisioncouncil.org; July 25, 2024. ⁵ "34% of Americans have visited a primary care provider in the last year" Becker's Physician Leadership; beckersphysicianleadership.com; August 25, 2023.

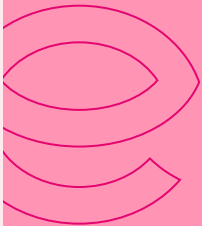
Prioritizing preventative care

EYEMED ADVANTAGE

Removing the barriers to getting an eye exam

Vision benefits are only valuable when members use them. EyeMed helps employers make it easy, convenient and affordable for their employees to seek preventative vision care.

- **\$0 exam copays** at PLUS Providers with Eye360 enhanced insurance benefits⁶
- **America's largest vision network** with the perfect mix of independent, retail and online providers⁷
- **Provider Locator tool** makes it easy to search in-network providers by location, hours, services, brands and languages spoken. Members can even book a ride share to their appointment in the tool.



THE TAKEAWAY

Look for vision benefit plans that emphasize the value of preventative care and make it easy and affordable for members to get an annual vision exam.

⁶ Member access to PLUS Providers is only available in conjunction with Eye360 product and is not available in all states. ⁷ Based on the EyeMed Insight network and analysis of competitors' largest networks via competitor data, 2025.

Fully insured clients are underwritten by: Fidelity Security Life Insurance Company®, Kansas City, MO and Fidelity Security Life Insurance Company® of New York.



2026 HEALTHCARE TREND 2

Advocating for affordability

With medical inflation continuing to rise, the cost of healthcare remains a serious point of concern for employers and employees alike.

But cutting employee benefits isn't a strategic long-term solution. For employees, benefits aren't just a perk—they're a priority. And for employers, that translates directly into retention: Workers are more likely to stay at their jobs when they're satisfied with their benefits.⁸

The value of vision benefits

Beyond employee satisfaction, vision benefits have a measurable impact on the bottom line. Healthy eyes mean fewer headaches, fewer absences and more productive employees.⁹



MORE THAN
2/3

of employers are budgeting for healthcare costs to grow at 3x the rate of inflation¹⁰

NEARLY

3/4



of employees say they would choose better health benefits over a higher salary¹¹

78%



of employees say issues with their eyes negatively impact their performance at work¹²



⁸ "Earned Wage Access: A Win-Win for Employees and Employers Alike"; HRProfessionalsMagazine; hrprofessionalsmagazine.com; May, 2024. ⁹ "Seeing the benefits: Why employers should offer vision insurance"; Corridor Business Journal; corridorbusiness.com; May 5, 2023. ¹⁰ "Thriving workplaces: How employers can improve productivity and change lives"; McKinsey Health Institute; mckinsey.com; January 16, 2025. ¹¹ "New Voya research finds three-quarters of working Americans prioritize health benefits over higher salaries"; Voya; voya.com; September 17, 2024. ¹² "Eyecare is important to Employees Amid Greater Attention to Holistic Health, Transitions Optical Survey Says"; Vision Monday; visionmonday.com; September 21, 2023.

Advocating for affordability

EYEMED ADVANTAGE

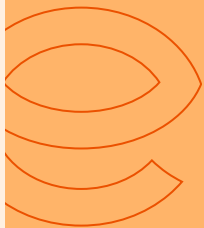
Enhanced benefits and stackable special offers¹³ provide eye-opening savings

Employers aren't the only ones needing to contain costs. Members also need to stretch their healthcare dollars. EyeMed creates custom vision plans that prioritize value.

Eye360 enhanced insurance benefits at PLUS Providers give members:¹⁴

- **\$0 copay** eye exams
- **An additional \$50** added to the frame and contact allowance¹⁵
- **\$100 benefit** toward a second pair after our industry leading 40% off second pair discount¹⁶

On top of these enhanced benefits, stackable discounts and member-only special offers reduce out-of-pocket costs.



THE TAKEAWAY

When selecting vision benefits, look for the lowest member out-of-pocket—not just the lowest premium.

¹³Discounts are not insured benefits. Offers are not valid in the State of Texas. ¹⁴Member access to PLUS Providers is only available in conjunction with the Eye360 product and is not available in all states. ¹⁵Additional \$50 allowance can be applied once to either frame or contact lenses. ¹⁶Additional prescription glasses allowance is for prescription glasses only and can be used on frame and/or lenses, with or without lens options. Not available in all states. Discounts are not insured benefits.

Fully insured clients are underwritten by: Fidelity Security Life Insurance Company®, Kansas City, MO and Fidelity Security Life Insurance Company® of New York.



2026 HEALTHCARE TREND 3

Enhancing member experiences

In today's rapid digital world, employees want benefits that are easy to understand and seamlessly connected to their lifestyles.

This means that convenience, choice and helpful digital tools are now more important than ever, especially for the emerging class of Gen Z workers.

Because when benefits are easy to use, members are more likely to use them—and maximize their value.

65% of employees say they would prefer benefits with more choices compared to their current options¹⁷

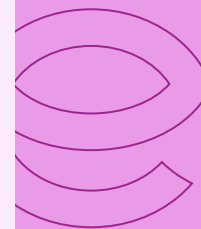
80% of employers say digital healthcare tools are important¹⁸

Enhancing member experiences

EYEMED ADVANTAGE

EyeMed makes the experience of using our benefits simple and transparent—offering more ways for members to love their vision benefits

- **99% agree** our benefits are easy to understand¹⁹
- **Welcome kit** with 2 printed ID cards, benefits information, a list of nearby providers, special offers and a QR code to seamlessly register on our personalized Member Web
- **Know Before You Go tool** takes the guesswork out of using benefits by helping members estimate any out-of-pocket costs before their next visit
- **Member Web** is members' one-stop-shop for all things vision, including savings summaries, special offers, benefits tracking, and helpful vision guides and resources
- **Award-winning customer care center** with live agents ready to assist members 7 days a week, 99 hours a week²⁰



THE TAKEAWAY

It's more than just premium costs. See the value in overall member experience when selecting employee vision benefits.

¹⁷ "2025 Global Benefits Trends Study"; AON; aon.com; July 2025. ¹⁸ "PwC Employer Benefits Perspective Survey"; PwC; pwc.com; 2023.

¹⁹ Based on 1,289 respondents, T3B Strategic & National client segment, 99% of clients responding to the EyeMed Client Satisfaction (CSAT) Survey conducted by Walker Information, 2025. ²⁰ Purdue University Benchmark Portal independent assessment of call centers nationwide, 2024.



2026 HEALTHCARE TREND 4

Highlighting holistic health

The current definition of wellness has expanded far beyond physical health to reflect a holistic understanding of what it means to be truly well—physically, mentally and emotionally.

Redefining good health

Vision plays an important role in this expanded definition. Stress can negatively impact our eyes with a range of vision-related symptoms.²¹ Recognizing this connection allows employers and employees alike to take a more holistic approach to health. And according to a recent global survey, there's tremendous room for improvement.²²

Only 57% of employees report good holistic health²²



Vision's impact on mental health

Vision care is not just about reducing eye strain or preventing disease. It impacts mental health, too. Vision loss has been linked to loneliness, social isolation and feelings of worry and fear.

1/4

adults with vision loss report anxiety or depression²³



Younger adults with vision loss are nearly

5X

more likely to experience serious anxiety or depression than older adults²³

²¹ "Mental Health and Your Eyes"; American Optometric Association; aoa.org; May 24, 2024. ²² "Thriving workplaces: How employers can improve productivity and change lives"; McKinsey Health Institute; mckinsey.com; January 16, 2025. ²³ "About vision loss and mental health"; CDC; cdc.gov; May 2024.

Eye health in a digital world

From laptops and phones to TVs, digital screens seem to be everywhere we look. And the time we spend interacting with these devices has a direct impact not only on overall health but also on employee productivity and employer costs.

Excessive screen time can lead to what's known as digital fatigue, causing digital eye strain (DES), computer vision syndrome (CVS), headaches and back and neck pain. When unmanaged, these symptoms have a measurable cost:

104+ million

working age Americans spend 7+ hours a day viewing digital screens ²⁴

\$151 billion

cost to the U.S. healthcare system, worker productivity and wellbeing in 2023 ²⁴

A yearly visit to an eye doctor could mitigate the cost of digital fatigue



\$45.5

gain in productivity ²⁴

\$26.3 billion

in wellbeing improvements ²⁴

\$1,920

per year in annual personal savings ²⁴

Highlighting holistic health

EYEMED ADVANTAGE

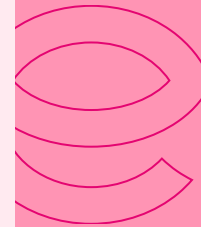
Setting sights on holistic health

A comprehensive eye exam makes it easier to find serious vision and health issues. That's why everything we do helps employees understand the power of an eye exam.

We bring proactive wellness messages to members throughout the year with education, outreach, reward programs and much more. All with no extra cost, but plenty of personalized support. Plus, it fits right in with your overall wellness strategy.

Keeping member health in focus with:

- **Proactive** wellness messages throughout the year
- **Vision** wellness articles
- **EyeRewards** incentivizes members for taking care of their vision and their health.
- **Interactive** and educational tools



THE TAKEAWAY

Seek vision benefits that support the full spectrum of what it means to be healthy –including mind, body and vision.

²⁴ "The impact of unmanaged excessive screen time in the U.S."; American Optometric Association; aoa.org; January 2024.



CONCLUSION

Healthcare in 2026 will be defined by smarter prevention, meaningful value and a member-focused experience.

For benefits leaders, this is an opportunity to align your wellness strategies with the trends shaping how people experience care. Because an investment in the health and wellbeing of your employees is an investment in the future success and sustainability of your business.



To learn more about EyeMed and how our member experience makes vision care benefits a joy, visit eyemed.com