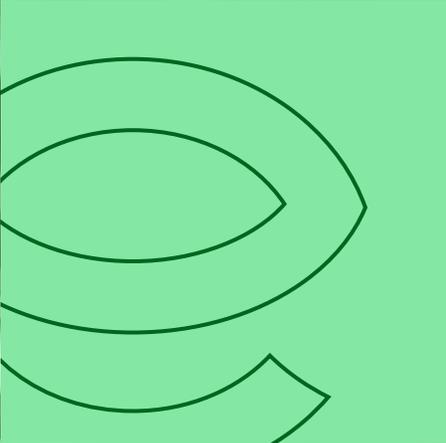


POWERED BY

eye
Med



See what's coming

2026 healthcare trends that will transform
your health plan strategy

INTRODUCTION

The healthcare landscape is evolving fast

But what does that mean for health plans? Discover four trends shaping preventative care, member experience, and cost management – and the powerful role vision benefits can play in improving outcomes and satisfaction.





2026 HEALTHCARE TREND 1

Prioritizing preventive care

As health plans seek to lower long-term medical spend and improve early detection of medical conditions, preventative care is emerging as a core cost-control strategy.

Preventative medical care improves health outcomes and lowers overall health system costs not only by preventing diseases but also by detecting serious illnesses earlier for more effective treatment options.¹ Early interventions, especially for chronic and mental health conditions, can be cost saving as well as life saving.

 90%

of the nation's \$4.9 trillion in annual health care expenditures are for people with chronic and mental health conditions.²

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 which means vision exams are proving to be one of the most effective preventative touchpoints. And because Americans are more likely to visit their eye doctor annually than their primary care provider, health plans have a scalable opportunity for early identification and referral into chronic care programs.

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



¹ "Maintaining Preventative Coverage Is Vital to Public Health"; AMA; ama-assn.org; April 2025. ² "Health and Economic Costs of Chronic Conditions"; CDC; cdc.gov; August 2025. ³ "Updated Clinical Guideline Reinforces Importance of Annual Eye Exams, Comprehensive Eye Care with Doctors of Optometry"; American Optometric Association; oaa.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; beckerphysicianleadership.com; August 25, 2023.

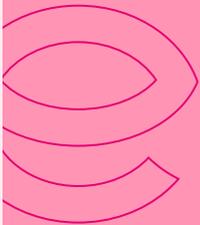
Prioritizing preventative care

EYEMED ADVANTAGE

Removing the barriers to getting an eye exam

Vision benefits are only valuable when members use them, so EyeMed helps health plans make it easy, convenient and affordable for members 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
- **No-cost access to preventative detection** improves complete rates for key measures like Eye Exam for Diabetics (EED)



THE TAKEAWAY

Use vision care as a front-line data source for preventative health and early risk detection.

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 healthcare inflation persisting into 2026, affordability and cost containment remain top priorities.

As plans seek ways to contain costs without sacrificing member satisfaction or outcomes, vision care delivers a measurable ROI by increasing early disease detection and reducing downstream claims. Robust vision coverage also reduces ER visits and supports better chronic condition management, further increasing cost savings.⁸

The value of vision benefits

EVERY
\$1 invested
in vision care

CAN YIELD UP TO
\$7
in healthcare
savings⁹



⁸ "Vision Services Expansion Brief: Eye Care is Primary Care"; National Association of Community Health Centers; nachc.org; 2025. ⁹ "Vision Care ROI Study"; Journal of Managed Care Medicine; jmcmpub.org; 2024.

Advocating for affordability

EYEMED ADVANTAGE

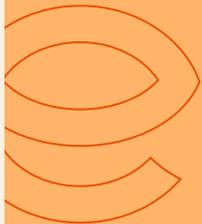
Enhanced benefits and stackable special offers¹⁰ provide eye-opening savings

EyeMed's custom vision plans prioritize value for members, driving higher utilization, satisfaction and long-term loyalty.

Eye360 enhanced insurance benefits at PLUS Providers give members:¹¹

- **\$0 copay** eye exams
- **An additional \$50** added to the frame and contact allowance¹²
- **\$100 benefit** toward a second pair after our industry leading 40% off second pair discount¹³

On the top of these enhanced benefits, stackable discounts and member-only special offers reduce out-of-pocket costs to near \$0.



THE TAKEAWAY

Invest in vision benefits that support both affordability and measurable healthcare savings.

¹⁰Discounts are not insured benefits. Offers are not valid in the State of Texas. ¹¹Member access to PLUS Providers is only available in conjunction with the Eye360 product and is not available in all states. ¹²Additional \$50 allowance can be applied once to either frame or contact lenses. ¹³Additional prescription glasses allowance is for prescription glasses only and can be used on frame and/or lenses, with or without lens options.

Fully insured clients are underwritten by: Fidelity Security Life Insurance Company®, Kansas City, MO and Fidelity Security Life Insurance Company® of New York. Not available in all states. Discounts are not insured benefits.

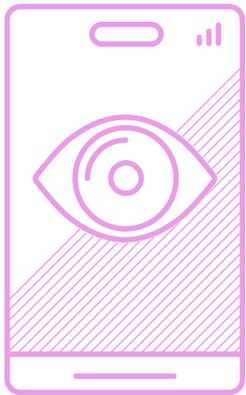


2026 HEALTHCARE TREND 3

Enhancing member experiences

When it comes to vision benefits, the member experience defines plan loyalty. This means that convenience, choice and helpful digital tools that keep benefits seamlessly connected to members' lifestyles are now more important than ever, especially for the emerging class of Gen Z workers.

84% of members say ease of benefit use strongly influences plan satisfaction¹²



For Medicare Advantage and commercial populations alike, ease of use is now a key driver of retention and satisfaction. Digital-first tools like virtual try-on, cost estimators and online scheduling further elevate convenience and empower members to make confident, informed choices.

¹² *Member Experience TrendsReport; Deft Research; 2024.

Enhancing member experiences

EYEMED ADVANTAGE

EyeMed simplifies the member journey by prioritizing transparency and an integrated digital experience.

- **99% agree** our benefits are easy to understand¹³
- **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 week¹⁴



THE TAKEAWAY

The member experience is the differentiator. Simplicity drives satisfaction, retention and quality performance.

¹³ 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. ¹⁴ Purdue University Benchmark Portal independent assessment of call centers nationwide, 2024.



2026 HEALTHCARE TREND 4

Highlighting whole-person 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.¹⁵ Recognizing this connection empowers health plans to take a more holistic approach to health – and according to a recent global survey, there's still room for improvement.

71% of Americans report good or excellent overall health and wellness¹⁶



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

of adults with vision loss report anxiety or depression¹⁷

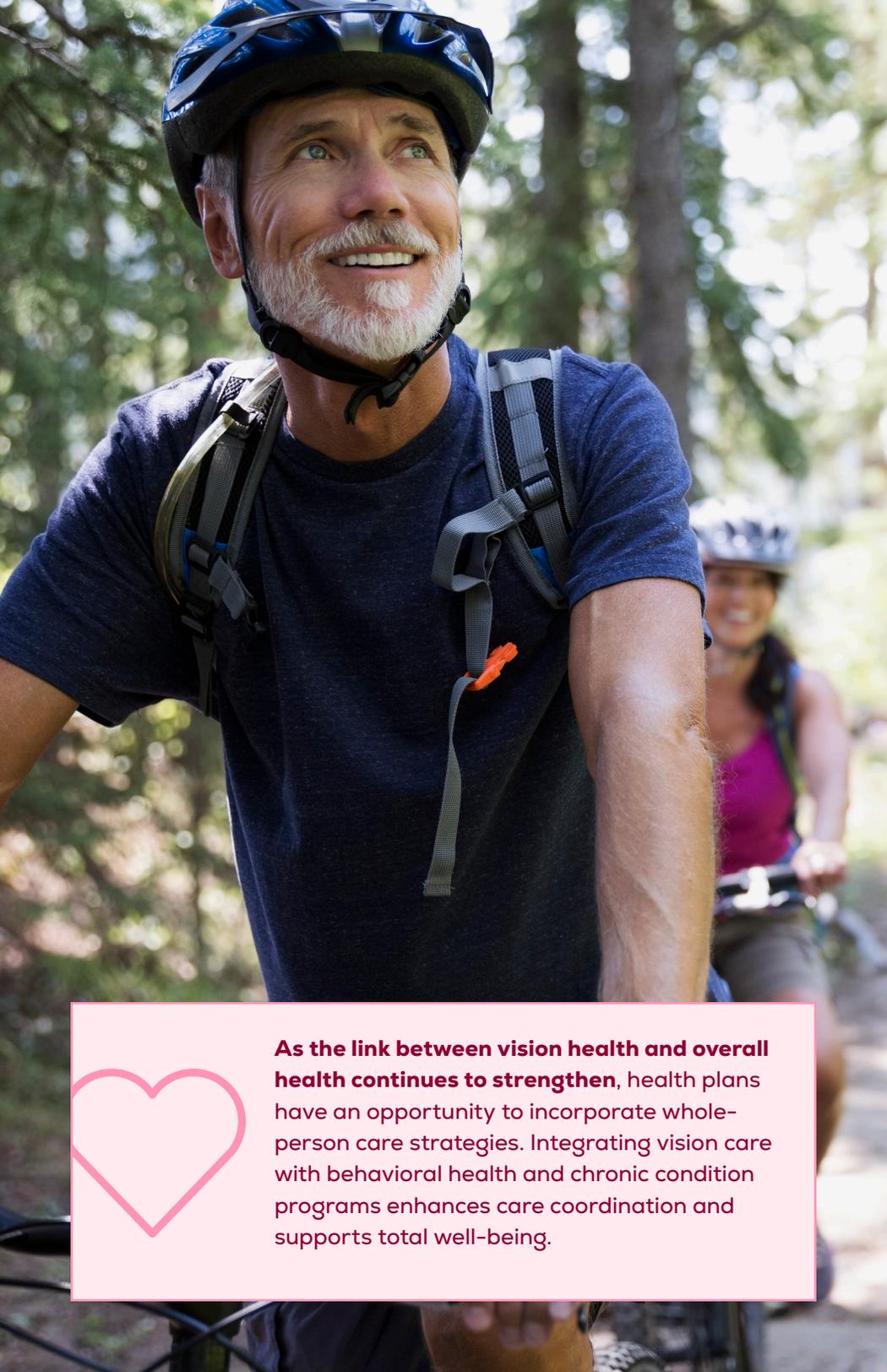


Younger adults with vision loss are nearly

5X

more likely to experience serious anxiety or depression than older adults¹⁷

¹⁵ "Mental Health and Your Eyes"; American Optometric Association; aaa.org; May 24, 2024. ¹⁶ "71% of Americans Report Good or Excellent Health and Wellness"; Doctors of Osteopathic Medicine; findado.osteopathic.org; accessed January 2026. ¹⁷ "About vision loss and mental health"; CDC; cdc.gov; May 2024.



As the link between vision health and overall health continues to strengthen, health plans have an opportunity to incorporate whole-person care strategies. Integrating vision care with behavioral health and chronic condition programs enhances care coordination and supports total well-being.

Highlighting holistic health

EYEMED ADVANTAGE

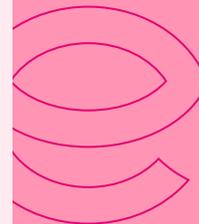
Setting sights on holistic health

A comprehensive eye exam can detect serious vision and health issues, which is why we're making it easier for plans to provide this important care.

EyeMed's new Healthy Eyes package, debuting in 2026, combines Retinal Imaging, Diabetic Care and KidsEyes for holistic, early-intervention support at a discounted bundled rate.

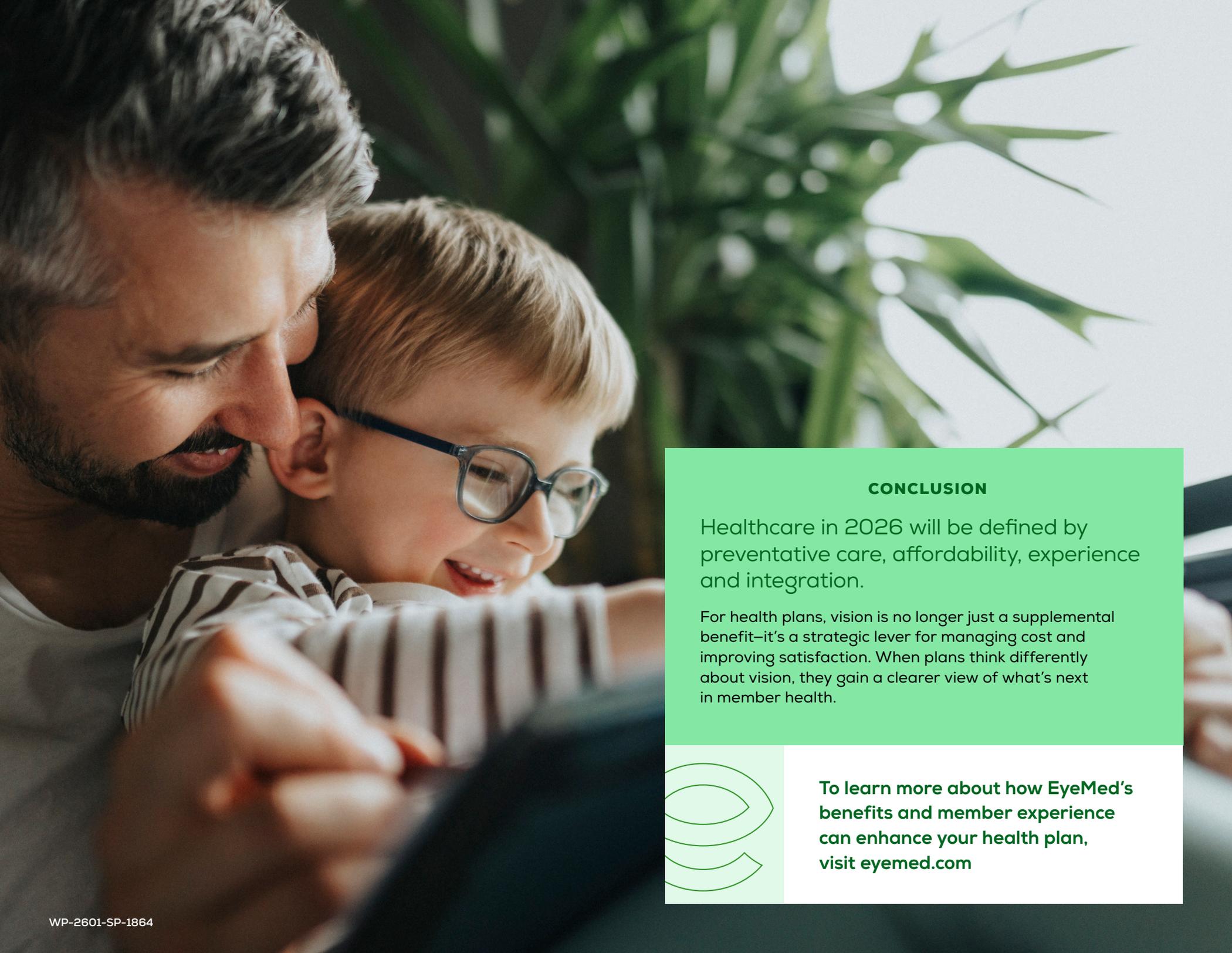
EyeMed also keeps member health in focus with:

- **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

Integrating vision within whole-health initiatives supports quality improvement, risk adjustment accuracy and member well-being.



CONCLUSION

Healthcare in 2026 will be defined by preventative care, affordability, experience and integration.

For health plans, vision is no longer just a supplemental benefit—it's a strategic lever for managing cost and improving satisfaction. When plans think differently about vision, they gain a clearer view of what's next in member health.



To learn more about how EyeMed's benefits and member experience can enhance your health plan, visit [eyemed.com](https://www.eyemed.com)