

BUDGET TIGHTENING ≠ UNHAPPY EMPLOYEES EYE CARE BENEFITS PROVIDE APPRECIATED VALUE

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“Zero-cost budget increases,” “doing more with less,” minimal salary adjustments,” “cost-cutting directives,” “position cut-backs”: these belt-tightening terms have become all too familiar in recent years. Nearly every business has adopted some type of financially conservative program, with the goal of reducing expenses to minimize risk and reduce exposure to unnecessary losses.

In an effort to identify possible cost reductions, businesses leaders often cast an eye toward employee benefit programs, such as medical and pharmaceutical coverage, acknowledging that these budget items require a substantial financial investment and may contain unnecessary expenses that could be reduced or eliminated.

Many employers also recognize, however, that employee benefits are important to retain healthy employees with positive work attitudes, and are reluctant to make drastic changes to their benefits plans. Instead, they have opted for smaller adjustments to coverage options, such as increasing employee co-payment amounts, switching to voluntary plans, or raising benefit eligibility requirements. However, employees tend to be very sensitive toward changes in their benefits, and such changes may affect their productivity, performance and job satisfaction.

PRODUCERS HAVE VALUE-ADDED OPPORTUNITY

Keep Employees Happy with Eye Care Benefits. To compensate for adjustments in medical and pharmaceutical benefits, employers are offering value-added insurance options, such as eye care insurance, which also feature low monthly premiums.

Nearly 40 percent of Americans do not have eye care insurance. Producers have an excellent opportunity to reinforce the value of eye care insurance with employers by assisting them in providing the right type of eye care insurance, while also helping them enhance their efforts to recruit and retain quality employees.

Consider the following ideas to communicate the value of eye care insurance to employers.

AMERICANS ARE LAX IN PREVENTIVE CARE

Employees highly value their sight, according to a 2007 Eye-Q survey conducted by the American Optometric Association (AOA). Eyesight is the one sense Americans most worry about losing. However, while eyesight is important, many individuals knowingly engage in practices that could be harmful to their eyes and vision.

The AOA reports that many Americans responding to the survey admitted that they are lax in scheduling regular eye care health screenings. Of the individuals who require corrective vision lenses, one-third report not seeing their eye doctors annually. And for those who do not need corrective assistance, 35 percent admitted to not visiting their vision specialists in the past five years, and many others reported they have never had their eyes checked.

Vision Misconceptions. The survey also showed that Americans have misconceptions about eye-related health issues. Most respondents believed the two behaviors that are the most harmful to their eyes are reading under dim lights (83 percent) or sitting too close to the T.V. (78 percent). Although these choices are uncomfortable for one's eyes or vision, they are not the most harmful behaviors.

Comprehensive eye care examinations feature more than eye tests to identify corrective vision needs. During wellness exams, patients are educated about their eye health and participate in a range of screenings to detect medical and vision concerns.

New Technology Improves Screenings. New computer-based screenings can identify changes in patients' eyes that could indicate the early stages of eye health problems. And today eye doctors have more options for rehabilitation and treatment of eye diseases if detected before patients even begin to notice a change in their vision.

ONE IN FOUR KIDS HAVE UNDIAGNOSED VISION PROBLEMS

The eye health needs of their children also rank high on the list of employees' concerns. Many are concerned that their kids receive comprehensive wellness exams for the early detection of vision problems.

Behavior May Identify Vision Concerns. The AOA reports that nearly one-third of all children have never been to an eye doctor, and about half of American parents do not know that behavioral problems can indicate a child's vision impairment issues.

Many years ago, a study on "Why Johnny Can't Read" sparked a literacy debate across the country. Fingers were pointed at many causes, such as the quality of education, credentials of teachers, or the learning environment. However, some literacy issues could be linked to vision problems.

20/20 Vision ≠ Excellent Vision Health. Currently more than 10 million children in the U.S. have undetected vision problems. Many of these children participate in vision screening tests, often passing with 20/20 vision. Traditional vision tests can only indicate that a child tested can read the letters 20 feet away. These tests do not readily identify children's eye-tracking skills or ability to focus their eyes over a short period of time.

Symptoms to Observe. Symptoms of vision problems in children include intermittent blurring, loss of concentration, regular occurrence of headaches or consistent loss of place when reading, diminished focusing power, or inability to make one's eyes work together. These conditions can affect a child's performance in school and result in the misidentification of the root cause of learning issues. Vision problems can become obstacles for kids to pay attention and learn in school, work effectively or enjoy life.

VISION CONCERNS FOR EMPLOYEES: EVEN PERFECT VISION AT RISK

Employees with perfect vision may one day experience vision loss, which could result in blindness. For many eye diseases, there are no risk signs or risk factors. They often progress without warning. However, through regular comprehensive eye exams, slight changes in vision can be quickly identified.

Computer Arrangement May Create Vision Problems. Most of us like to set up our office environment to fit our taste and design preferences, but the location and position of the computer monitor may contribute to several vision issues. Working on a computer requires eye movement and eye focusing and a monitor that is not placed at eye-level could stress eye muscles resulting in headaches, eye strain or blurred vision. These same symptoms often occur for individuals that regularly use computer notebooks or other hand-held computer and/or phone devices.

Special computer glasses and filter screens are available to reduce light glare and discomfort, but the AOA says that only 11 percent of Americans use these devices.

Vision Loss for Aging Employees: Women at Risk

As the majority of the workforce nears the retirement age, vision problems are getting more attention. One of the topics of concern is age-related macular degeneration (AMD). With about 200,000 cases diagnosed each year, AMD is a major cause of vision loss in adults ages 60 and older. Since women tend to live longer than men do, more women are affected. Early detection and treatment of AMD can limit vision loss, and the disease can be diagnosed during a comprehensive eye exam.

Regular exercise may reduce the risk of AMD by 70 percent. Employees engaged in a routine of regular exercise are less likely to develop AMD than individuals with a more sedentary lifestyle. Physical activity helps reduce systemic inflammation and irregularities in the cells lining the arteries, both which may be contributing factors to AMD.

Vision Issues Costing Billions. As the Baby Boomer population ages, the number of individuals experiencing some type of visual problems will double. According to Prevent Blindness, America's 2006 study on the Economic Impact of Vision Problems, the costs associated with adult eye care issues in the U.S. are more than \$51 billion. However, since 75 percent of vision loss is curable or preventable by early detection during a wellness exam, the health costs could be significantly reduced.

Vision Loss—Disability. Eye problems are the second most prevalent health concern in the United States, affecting more than 120 million adults. Vision loss is among the top 10 causes of disability. However, many potential cases are curable or preventable by detection through a wellness exam and proper treatment.

Demand for Eye Care Insurance Increases

As employees become more aware of eye care health concerns and the importance of preventive exams, comprehensive eye care insurance is becoming an important benefit, especially to Boomers who are starting to experience vision issues. Employees are more likely to get their eyes tested regularly if their employers offer coverage options for eye care examinations and services.

Employers also need to provide employees with extensive education and information describing potential eye health concerns and warning signs, treatment options, and the importance of routine eye wellness exams.

KEEP EMPLOYEES HAPPY WITH EYE INSURANCE BENEFITS

Employees' concerns for their eye health needs and those of their children provide producers with opportunities to market 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 in communicating the value of this value-added insurance option to employers. 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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