

# A Wellness Benefit for Eyes . . . and for Businesses

*How Workplace Vision Plans Boost Employee Productivity While Reducing Medical Claims*

Businesses are discovering that offering a vision-care benefit to workers not only saves them money on doctors' visits, eyeglasses and pharmaceuticals, but is also a smart business strategy. Employers look favorably on vision benefits because their costs are rising more slowly than those of medical insurance. Even more important, because a vision care program is a wellness benefit, workers who take advantage of it are more likely to get the regular eye health check-ups they need. The result: Workplace productivity rises and medical claims fall. It's all about maximizing profits through productivity and minimizing economic losses through preventive eye care.

A comprehensive eye examination serves as a cost-effective means of early disease intervention. Testing can uncover previously undiagnosed eye diseases that can be treated and controlled before the condition worsens to the point where the cost of treatment escalates into the stratosphere, and costs the employer more in medical insurance claims.

There is a real economic cost of undetected vision problems. A recent report estimates the total economic burden of eye diseases in the U.S. at \$51.4 billion annually.<sup>1</sup> If more people would see their eye doctors regularly for comprehensive eye examinations, this figure would plummet. To illustrate that point, more than two million Americans age 40 and older have glaucoma and are not even aware of it.<sup>2</sup> When employers offer an eye benefit program and employees respond by getting regular eye health check-ups, the following vision problems can be alleviated through treatment—or prevented altogether.

## Age-Related Eye Diseases

The population that we refer to as the Baby Boom generation consists of nearly 80 million people born between 1946 and 1964.<sup>3</sup> They are living longer, more active lives than their parents did. An increasing number are also extending their time in the workforce to augment the correspondingly bigger nest egg they'll need for retirement.

This generation presents a challenge for the vision care industry because of its sheer size, and because, while Boomers are living longer than their parents, they're not necessarily healthier. Thirty-three percent are obese, contributing to an epidemic of Type 2 diabetes—and with it, diabetic retinopathy.<sup>4</sup> Add glaucoma, macular degeneration and cataract to the list of eye diseases related to aging. More than 2.4 million Americans over age 60 currently have uncorrected vision problems, putting them at risk for permanent vision loss if they are untreated.<sup>5</sup>

## Systemic Diseases

A comprehensive eye examination can not only uncover the existence of eye disease, but also reveal clues to an employee's overall physical health before symptoms appear elsewhere in the body. A thorough examination can diagnose up to 30 systemic disorders, including high blood pressure, diabetes, certain types of tumors, elevated cholesterol levels and multiple sclerosis.<sup>6</sup>

## Childhood Vision Disorders

When children do not get the regular, comprehensive eye examinations they need, the cost is great. The vision screenings that children are given at school are not geared to detect such problems as eye muscle coordination and peripheral vision. Nor can they reveal the presence of the disease amblyopia, a leading cause of vision loss that currently affects nearly 100,000 four-year-olds in the U.S.<sup>7</sup>



Even more important, when you consider that 80% of learning in the first 12 years of a child's life takes place visually, early discovery and correction of a visual handicap can prevent its interference with a child's development—and that has long-term consequences for all of us.<sup>8</sup>

## Uncorrected Vision

The Vision Council estimates that more than 72% of the working population requires some form of vision correction.<sup>9</sup> If employees are unable to see clearly, they can't work up to their maximum level of productivity. Research has shown that visual impairment can reduce productivity by 20%, even if the employee is unaware of the problem.<sup>10</sup> Without a vision care plan, an employee could pay up to \$400 for eyewear and an examination—a major incentive for him or her to delay fixing the problem.<sup>11</sup>

## Computer Vision Syndrome

According to the American Optometric Association, 50% to 90% of computer users suffer from computer-related vision problems.<sup>12</sup> These may include eyestrain, burning, itching, dry or watery eyes, headaches, double vision, light sensitivity, eye pain or excessive blinking or squinting. Medical treatment and lost productivity associated with this entire range of symptoms—referred to as Computer Vision Syndrome, or CVS—represent a significant cost to employers.<sup>13</sup> Many benefit providers, including Davis Vision, offer coverage for Visual Display Terminal (VDT) eyewear that boosts productivity by easing eye irritation and fatigue, stopping headaches and preventing aggravation of undiagnosed eye problems.

## Workplace Eye Injuries

Given the fact that there are nearly 800,000 work-related eye injuries each year, 90% of which are preventable, it is critical for businesses to reduce the incidence of such accidents and the Workers' Compensation claims that follow.<sup>14</sup> Providing safety eyewear is one way that employers can protect employees from injury, maintain productivity and avoid costly claims. In dangerous work environments where there is a reasonable probability of eye injury, the Occupational Safety and Health Administration (OSHA) requires safety eyewear for employees, which eye health plans, including Davis Vision's, cover.

## Health Awareness = Business Savvy

Vision disorders are the second most prevalent health issue in the U.S., according to The Vision Council.<sup>15</sup> When you consider the money spent on health-related problems caused by untreated eye diseases, providing vision-care benefits is clearly a positive investment in employees that will save businesses money in the long run. The Vision Council estimates that employers gain as much as \$7 for every \$1 they spend on vision coverage.<sup>16</sup>

Minimizing losses generated by medical claims and lowered productivity is not the only benefit that employers gain by offering a vision-care plan. A rich benefits package is also an enormously valuable advantage for a business that wants to hire and keep high-quality workers in a competitive market.

More employers are learning that when they offer vision-care programs to employees, the health of their businesses also improves.

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*Nothing in this article is intended, nor should it be construed, as professional advice. Those reviewing the information should consult with a qualified professional.*

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