

Your Employee Benefits

Vision benefits offer low-cost window to wellness

By Jill Elswick

Since waking up this morning, how many important things have you seen? A loved one's face. Jewels of water falling from the shower head. A flashing red light telling you to stop. The smile of a passing stranger.

The value of eye-sight can't be overstated. That's why vision care is becoming an increasingly popular benefit in the workplace, especially as the population ages and more people need corrective eyewear.

Some 52% of large companies (those with at least 500 workers) offered vision benefits in 2002, up from 49% in 2001 and 46% in 2000, according to Mercer Human Resource Consulting in New York.

At least 63% of American adults wear glasses or contacts, and 59% of workers need vision correction, according to the Vision Council of America.

How vision plans work

A vision plan isn't insurance. It does not protect you against catastrophic health risk, like your medical plan does. Rather, it offers discounts or payment assistance — and sometimes both — for eye exams, glasses and contact lenses. Some plans even cover Lasik surgery to correct nearsightedness.

"Vision plans go out and put together networks, similar to a preferred provider organization network for health insurance," explains Gary Journey, an employee benefit broker for First Harbor Group in Houston.

As with health insurance, vision plans usually have copayments. In Journey's experience, a typical in-network copay for an annual eye exam is \$10, while lenses require a copay of \$25.

Your lens benefit is the amount your plan will pay toward lenses. If the cost of the lenses exceeds the benefit, you pay the extra amount. There will also be a set dollar benefit for glasses frames. Most plans refresh your benefits for an exam and lenses annually, while the frame benefit typically

renews every 24 months.

Out-of-network benefits tend to be scanty, and you may have to do extra paperwork to receive them. Be sure to find an in-network provider before making an appointment for vision care. Eligible providers may include retail eye-care centers often found in shopping malls, or they may belong to a network of private practice doctors. Some plans have both.

To help you choose a provider, most vision plans run a Web site where you can enter your ZIP code and find those most convenient to you. Make sure your optometrist is certified through an accredited medical institution and licensed to practice in your state.

What the benefits cost

The typical vision plan costs about \$10 per month for single coverage, says Kate Renwick-Espinosa, vice president of marketing for Vision Service Plan, the nation's largest eye care plan provider.

But premium cost varies depending on services covered, how many people are on the plan and whether an employer foots some of the bill. About 31% of companies offering a vision benefit pay for it in full, while 37% have employees pay part of the cost, and 32% require employees to pay all of the cost, according to a survey by Chicago-based human resource consulting firm The Hay Group.

After premium costs are paid, a good vision plan can save a person anywhere from 40% to 60% off the normal price of

vision care and corrective eyewear, estimates Journey. But consumers may pay a higher price, he says, for glasses purchased at a retail chain. Your private practice eye doctor may charge less than a mall store would for glasses frames. On the other hand, her selection may not be as great, and she probably won't be able to whip up your new pair of glasses in an hour while you sip a tall mocha latte and browse camping supplies on a Saturday morning.

"As with anything, convenience comes with a price," Journey says.

Use it or lose it

The key to getting the most out of your vision benefit is simply to use it, says



"Vision care is a wonderful, low-cost, high-reward benefit," says Kate Renwick-Espinosa of VSP. "It's a wellness benefit. You don't have to be sick to use it."

Renwick-Espinosa. Many people with vision plans forget to take advantage of the funds their plan allots them each year or two.

Proper eye care enhances quality of life, helps you be more productive at work and is a critical part of monitoring serious health conditions such as diabetes and hypertension. It's important to your family's well being, too.

“Not enough people realize it's important to take your child in for an eye exam before six months of age,” says Renwick-Espinosa. “Continue to check them before elementary school and throughout their childhood.”

Kids can be behind the curve — in school, in sports — if they have a vision problem that's detected too late, she adds.

“Vision care is a wonderful, low-cost,

high-reward benefit,” concludes Renwick-Espinosa. “It's a wellness benefit. You don't have to be sick to use it. It's something you can use every time you're eligible.”

So be sure to use it. Experts generally recommend getting an eye exam every one to three years. Those who wear glasses or contacts should have a checkup annually. — *JE*.