

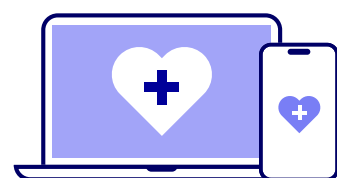
## Vision benefits are no longer optional— they are an essential offering

In a workforce where 75-90% of adults experience computer vision syndrome (CVS) and 64% use some form of vision correction, vision benefits are no longer optional—they are an essential offering. Imagine an employee squinting at a screen for hours, battling headaches and constant eye strain.

Now imagine that same employee with access to regular eye exams, corrective lenses, and meaningful tools to prevent digital eye strain. Vision benefits directly influence employee health, productivity, and even satisfaction—yet they're often underestimated.

### Why vision benefits are essential

These benefits don't just address eyesight; they help detect chronic conditions like diabetes, reduce healthcare costs, and demonstrate an employer's commitment to holistic wellness.



#### Screens and devices

From laptops to smartphones, employees spend more than seven hours a day looking at devices, making eye health a pressing concern. Vision benefits tackle these challenges by offering preventive care, early detection of chronic health issues, and employee cost savings.



#### Job satisfaction

Vision benefits are not just about health—they also improve job satisfaction. Employees who feel cared for are likelier to stay with their employer, and vision coverage ranks among the most sought-after ancillary benefits.

For employers, offering these benefits means happier, healthier employees—which is ultimately good for the bottom line.

## Industry benchmarks

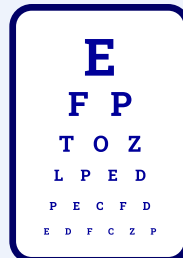
Vision benefits are highly valued across industries, but how they're offered can vary.

70%

average enrollment rate

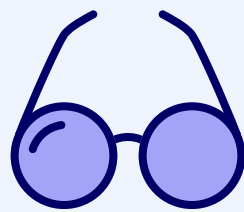
### Participation rates

Approximately 82% of employers offer vision benefits, but employee participation averages around 70%, regardless of company size.



### Popular plan features

Comprehensive vision plans typically include annual eye exams, allowances for frames and lenses, and discounts on contacts or specialized lenses.



### Expanded offerings

Enhanced options like anti-reflective lens coatings and blue light protection are becoming increasingly available, addressing growing concerns about digital eye strain.

## Trends in vision benefits

Vision benefits are evolving to address new workplace realities and employee needs:

### Enhanced coverage

Enhanced coverage for modern challenges: blue light lenses, designed to reduce eye strain from screens, are increasingly included in plans, reflecting the rise of digital-heavy work environments. LASIK discounts are also growing in popularity, catering to younger employees seeking long-term solutions.

### Care access

Virtual fittings, online eye exams, and tele-optometry are transforming how employees access care. These tools improve convenience and accessibility, making eye health a seamless part of daily life.

### Cost trends

Despite escalating costs in other sectors, vision plan premiums have only risen modestly—about 3% over the last year.

↑ 3%

vision plan premium costs

AT A GLANCE

## Broker-specific strategies

Building an impactful vision plan requires a nuanced approach. Different industries and workforce demographics all call for tailored benefit strategies.



### Remote and tech-heavy workforces

Offer plans with robust blue light lens coverage and digital care options. These are especially relevant for employees spending hours on screens.



### Diverse age groups

While younger employees may prioritize LASIK discounts and name-brand frames, older workers may value comprehensive coverage for progressive lenses and monitoring age-related conditions like cataracts.



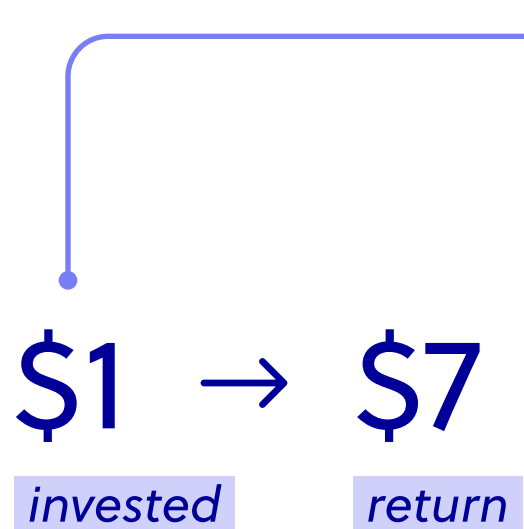
### Cost-conscious employers

Employ metrics to show how preventive vision care can reduce absenteeism while reducing long-term healthcare costs.

## The ROI of vision benefits

The return on investment extends far beyond the cost of premiums. The true value lies in the long-term savings and productivity gains of offering comprehensive vision care.

- The cost of untreated vision problems: Vision-related productivity losses cost U.S. employers more than \$8 billion annually. This staggering figure highlights the importance of preventive care. Employees who experience untreated vision problems are more likely to take sick days, struggle with concentration, and perform less well.
- For every \$1 invested in vision benefits, employers can expect a return of about \$7 in healthcare savings and productivity improvement. Offering vision benefits doesn't just improve employees' eyesight, it helps reduce their long-term medical costs and boosts their ability to perform at work—a win-win for employees and employers alike.
- Prevalence of vision issues: as screen time continues to increase, issues like CVS will continue to become more prevalent, underscoring the need for modern vision care solutions like blue light lenses and digital eye strain prevention. For employees who spend hours in front of computers, providing these benefits is a simple yet effective way to safeguard their health—and productivity.



**ThreeFlow:**  
Close the gap and streamline benefits

At ThreeFlow, we simplify the process for brokers to offer vision care solutions that align with the evolving needs of today's workforce. We connect brokers with carriers, making it easier to design customized plans that prioritize employee health, productivity, and overall satisfaction.

Ready to impress your clients with competitive vision benefits? Let ThreeFlow help you create solutions that will give you a competitive advantage.