

# Unions see change

How managed vision care  
offers solutions

## What do you see?

We see an industry in the midst of change – a future with as many challenges as opportunities and a critical sector that's under pressure to control costs and appeal to a membership that's transforming right before your eyes. Fortunately, we understand the challenges labor unions face and we have solutions designed to fit perfectly into your benefit strategy.



## Our solution compared to all the rest

Many groups believe they are better served in a free-to-choose and indemnity market, rather than a managed vision care plan. While there are benefits to an indemnity plan, there are also limitations. Overall, EyeMed delivers similar benefits with consistent savings and a better member experience.

INDEMNITY PLAN	MANAGED VISION CARE
Reimburses member up to a certain amount at any provider location	Defined expenses; reimbursement for expenses at an out-of-network provider
No ICD code collection	ICD-10 code collection and reporting to demonstrate prevalence of health conditions among plan members
No insight/consultation on value of indemnity	Annual review with vision consultant; recommendations on changes to plan based on how members use benefits

With EyeMed, more members use their benefits and more visit in-network providers. It's that simple.<sup>1</sup>

<sup>1</sup> EyeMed analysis of a random sampling of new business accounts that transferred over from a prior benefits company, with comparisons of prior utilization to utilization following transition, 2021.

# How managed vision care is helping address challenges facing unions

Understanding that unions have unique challenges, we've identified ways in which we can help address them:

## CHALLENGE: UNIONS HAVE A UNIQUE BUSINESS ENVIRONMENT

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### Tailored benefits

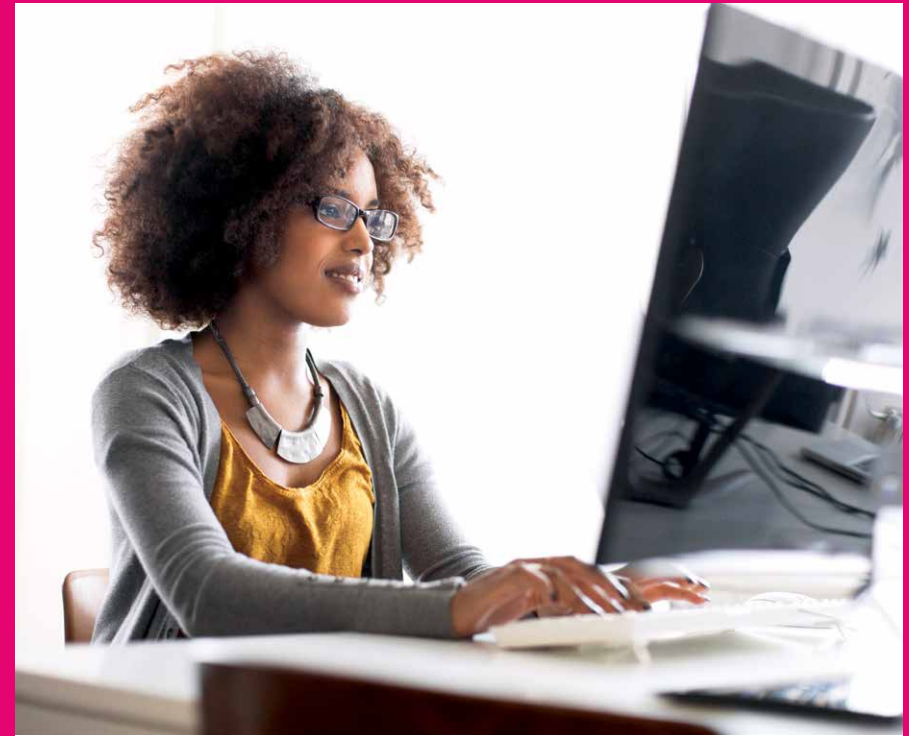
We have data on how millions of members use their benefits, so we can easily customize packages by frequency, allowance, copay and products, so offerings stay competitive in the marketplace.

### Consultative approach

Because EyeMed exclusively focuses on managed vision care, we can provide expert consultation and create plans that best meet your members' needs. With access to member behavior and buying habits, EyeMed can provide solutions that drive down costs for both a fund/union and its members.

### Boost engagement

As unions are turning to digital tools to boost engagement in important union/fund business, EyeMed, too, offers digital solutions that make it easier than ever to demonstrate the value of the negotiated vision benefit.



## BOOST ENGAGEMENT WITH DIGITAL SOLUTIONS



Vision benefit administrators will have easy-to-use solutions at their fingertips – from wellness resources on [eyesiteonwellness.com](https://eyesiteonwellness.com) that can be posted and shared online to a content calendar for keeping members informed.



And members can quickly see their EyeMed savings by using our Know Before You Go cost estimator and viewing their online savings summary – both provided at no added expense at [eyemed.com](https://eyemed.com).



### CHALLENGE: UNIONS ARE SEEING A CHANGING MEMBERSHIP DEMOGRAPHIC

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#### Labor scarcity

Due to legislation and changes in population, it's harder than ever to attract laborers to become union/fund members. A robust benefits offering is one way to demonstrate added value to this ever-changing population.

#### Aging population

We have solutions designed to fit every demographic group.

- **Print vs. digital:** EyeMed members receive printed welcome kits and ID cards sent directly to their homes. Digital ID cards and requests for printed cards are accessible 24 hours a day on [eyemed.com](https://eyemed.com). And with our mobile app, available on Apple and Android, everything members need to know about their vision benefits will be right at their fingertips.
- **Customer care center:** Although many questions can be answered online, we also offer access to on-shore customer care agents available 15 hours daily Monday through Saturday and 8 hours on Sundays (closed Easter Day, Thanksgiving Day and Christmas Day).
- **Progressive lenses:** Even the keenest eyes need a little assistance as we get older. Progressive lenses become more of a necessity for populations over 40 years old with presbyopia (farsightedness).<sup>2</sup> EyeMed offers tools for understanding multi-focal lenses and fixed pricing to help control out-of-pocket costs on the most popular lens options.

#### Multi-lingual households

Multi-lingual households are becoming more common, and EyeMed has the resources to serve these members. From our online tools available in Spanish, to our Customer Care Center's ability to support more than 100 languages, we're able to aid a diverse membership base.

#### Wellness

Serving more than 68 million members<sup>3</sup>, we're able to spot vision health trends and how they impact wellness. We understand that combatting rising healthcare costs begins with the early detection of chronic ailments. Our solution offers wellness reporting, targeted communications to high-risk members and exam reminders. Annual eye exams are a proven tool in the early detection of diabetes, hypertension and high cholesterol.



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### CHALLENGE: HIGH-RISK ENVIRONMENT

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#### Safety eyewear program

Keep employees protected with a solution for discounted prescription safety frames in a variety of styles, colors and options. Our safety benefit is an easy, affordable way for your employees to get prescription eye protection that meets or exceeds standards set by the American National Standards Institute (ANSI).

<sup>2</sup> Whitbourne, Kathryn; "Are Progressive Lenses Right For You?"; WebMD; [webmd.com](https://www.webmd.com/eye-health/progressive-lenses-right-for-you); March 2022.

<sup>3</sup> EyeMed internal book of business analysis, 2022.

## EYEMED FOR UNIONS

### CHALLENGE: CHANGES IN TECHNOLOGICAL PROFICIENCY

#### Online benefits

Like unions, EyeMed understands the need to support online lifestyle changes. Members can shop for top-selling name-brand eyewear at TargetOptical.com, Glasses.com, Ray-Ban.com, ContactsDirect.com, and LensCrafters.com. It's all in-network, which means members can instantly apply their vision benefits at checkout. We even have a "special offers" platform where members can receive even more savings, whether in store or online.<sup>4</sup>

 OPTICAL<sup>®</sup>  GLASSES.COM  Ray-Ban<sup>®</sup>  contactsdirect  LENS CRAFTERS

### CHALLENGE: CHANGE, DEALING WITH DISRUPTION

#### Network

Change always comes with the fear of the unknown. EyeMed's network offers thousands of independent and nationally recognized providers that members know and trust, such as LensCrafters<sup>®</sup>, Pearle Vision<sup>®</sup>, Target Optical<sup>®</sup>, America's Best and more.

#### Indemnity

Our benefit offering provides coverage or reimbursement for services in and out of our network. That means members are always able to receive a benefit. Ask us for a vision plan analysis and we'll be happy to show you what EyeMed can offer.

<sup>4</sup> Discounts are not insurance.



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provides coverage or  
reimbursement for  
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# Our solution delivers

Take a close look at our union members and see how they leverage their EyeMed benefits

## MEMBER OVERVIEW<sup>5</sup>

Union members skew slightly more male than female



6% of EyeMed direct membership not affiliated with strategic partners are from a union population

## MEMBER TYPE<sup>5</sup>

Members have others to think about, so “one size benefits” can’t fit all

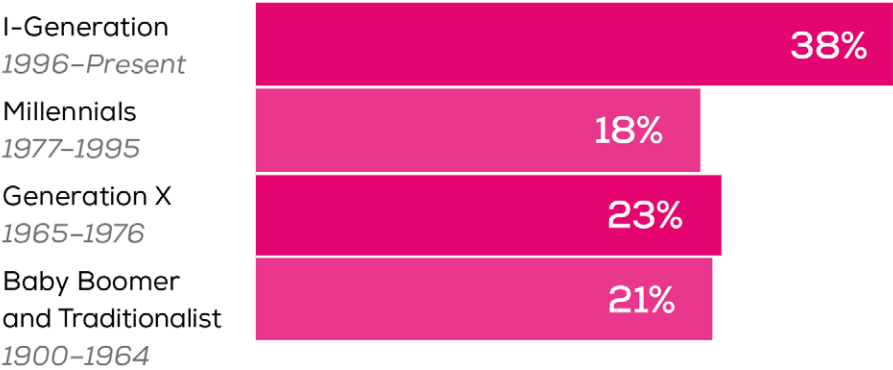


**All Direct EyeMed Members:** Male 49%; Female 51%; Clients 17,906; Members 21,386,540; Subscriber 50%; Partner 19%; Dependent 31%

<sup>5</sup>Internal analysis of direct membership data using NAIC codes reported via Dun and Bradstreet for union designation, September 2022

## MEMBERS USING THEIR BENEFITS<sup>5</sup>

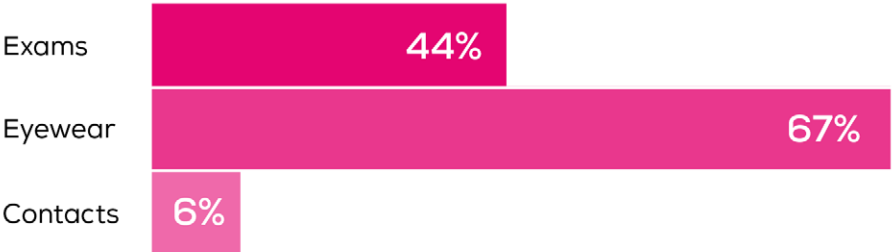
Members are skewing younger, and your vision benefits must evolve with their need



	1-18	19-26	27-40	41-55	56-65	65+
UNION	23%	15%	18%	23%	14%	7%
ALL DIRECT	20%	13%	21%	25%	15%	6%

## HOW MEMBERS USE BENEFITS<sup>5</sup>

Members make the most of their vision benefits



**All Direct EyeMed Members:** I-Generation 26%; Millennials 30%; Generation X 24%; Baby Boomer and Traditionalist 20%; Exams 28%; Eyewear 19%; Contacts 8%

## EYEMED FOR UNIONS

### TOP 5 HEALTH CONCERNS<sup>6</sup>

Eye exams benefit more than vision; education and outreach initiatives should address members' top wellness concerns



1. Cataract
2. Hypertension
3. Diabetes
4. Hyper cholesterol
5. Glaucoma

### WHERE THEY SHOP<sup>6</sup>

Members like having a mix of retail and independent provider options. Plus, they enjoy using their benefits to shop online.



A network with a good mix of retail and independent providers supports the preferences of members.

Only 0.8% of union members go out-of-network because our network delivers on member preferences compared to 4.5% from our direct book of business.

#### In-network online options

LENSCRAFTERS<sup>®</sup> OPTICAL<sup>®</sup> GLASSES.COM contactsdirect Ray-Ban<sup>®</sup>

All Direct EyeMed Members: Independent 42%; Retail 53%

### WHAT THEY BUY<sup>6</sup>

Make sure vision benefits include the things that members actually need and want

#### Styles from top brands

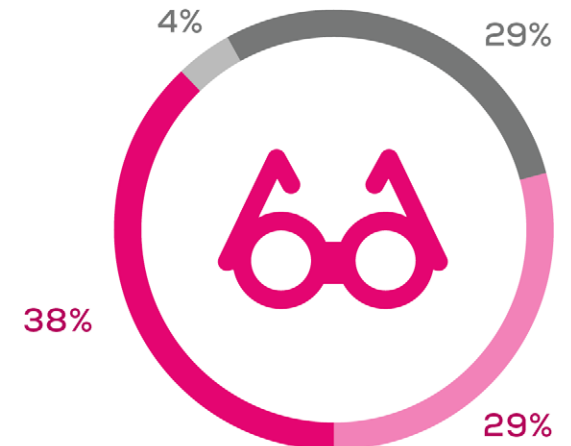
Ray-Ban<sup>®</sup>

OAKLEY

COACH

### Lenses<sup>6</sup>

- Single vision
- Multi-focal
- Progressive
- Other



### Frame and contacts spending<sup>6</sup>

Average frame retail	\$182
Average contact lens	\$244

### Top lens add-ons<sup>6</sup>

Polycarbonate	28%
Anti-reflective coating	22%
Photochromatic lenses	9%

<sup>6</sup>Internal analysis of direct membership data using NAIC codes reported via Dun and Bradstreet for union designation, September 2022.





We're ready to help you  
build a package that fits  
your needs

Your EyeMed team can start a customized  
benefits package and quote right away



Visit [eyemed.com/union](https://eyemed.com/union) to review  
materials and request a custom  
vision plan analysis

Fully insured clients are underwritten by: Fidelity Security  
Life Insurance Company®, Kansas City, MO 64111.  
Policy number VC-149, form number M-9185.

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