



# Seeing the Future Clearly

Why employers should enhance their vision benefits

**The eye health of Canadians is under strain due to the effects of aging and overexposure to screens.**



- 86% of Canadians aged 45-85 wear glasses or contact lenses<sup>1</sup>
- 7 in 10 have experienced one or more symptoms related to their eyes or vision in the past two years<sup>2</sup>

**Most employers provide only basic coverage for vision care** even though vision health is crucial to the overall wellbeing and productivity of employees.



- **74% of vision care costs to Canadians were out of pocket** versus only 47% for drugs and 44% for dental<sup>3</sup>
- 21% describe their vision care benefits as poor or very poor<sup>4</sup>

# SEEING THE IMPACT: Improving Employee Retention

Providing greater coverage for vision care can be a competitive advantage in retaining and recruiting top talent.

- ✓ 72% would be more likely to work for a company that offers vision benefits<sup>6</sup>
- ✓ Second only to dental benefits, vision care is an area where members feel they need more coverage<sup>5</sup>

To support employers and employees, we made recent enhancements to our vision coverage, including:

- ✓ Higher coverage for multifocal lenses
- ✓ Access to partial or follow-up eye exams for members with an eye disease diagnosis
- ✓ Additional coverage for lens implants (now considered part of the standard treatment of cataracts), vision therapy assessment and training, and laser eye surgery

## BENEFIT PLAN OVERVIEW

Vision Care	Essential	Preferred	Premium
Reimbursement Level	100%		
Comprehensive Eye Exam	\$100 24CM	U&C 24CM	U&C 24CM
Follow-up Eye Exams	\$100 12CM	\$150 12CM	\$200 12CM
Urgent Office Visits	\$30 12CM	\$40 12CM	\$60 12CM
Eyewear Coverage	Essential	Preferred	Premium
Reimbursement Level	80%		
Single Vision Glasses and Contact Lenses <sup>1</sup>	\$150 24CM	\$250 24CM	\$350 24CM
Multifocal Glasses and Contact Lenses <sup>2</sup>	\$275 24CM <i>Up to \$150 24CM for contact lenses</i>	\$400 24CM <i>Up to \$250 24CM for contact lenses</i>	\$650 24CM <i>Up to \$350 24CM for contact lenses</i>
Specialized Coverage	Essential	Preferred	Premium
Reimbursement Level	80%		
Contact Lens Due to Disease	\$200 24CM	\$300 24CM	\$400 24CM
Vision Therapy Assessment and Training	\$200 LT	\$500 LT	\$750 LT
Lens Implants <sup>3</sup>	\$500 LT	\$800 LT	\$1,000 LT
Optional Benefits	Essential	Preferred	Premium
Reimbursement Level	80%		
Laser Eye Surgery	\$500 LT	\$1,000 LT	\$2,000 LT

Sources:

<sup>1</sup> [Statistics Canada 2022](#)

<sup>2</sup> [Canadian Ophthalmological Society](#)

<sup>3</sup> Canadian Institute for Health Information 2016

<sup>4</sup> [Canadian Association of Optometrists](#)

<sup>5</sup> Women's Health Research, Medavie Blue Cross 2024

<sup>6</sup> [Safety and Health Magazine](#)

<sup>1</sup>Included under the single vision lens combined maximum

<sup>2</sup>Included under the multifocal vision lens combined maximum

<sup>3</sup>Total combined OR Per eye LT.

\* Combined frequency of one per 24CM for Single Vision and Multifocal Vision. Frequency differs for children and members 65+

Groups under 50 lives are limited to the \$500LT both eyes combined.

Groups over 50 lives can choose \$500-\$1000 per LT combined or LT per eye. Per eye LT can also be set to pay at U&C.

Members 65+ and those under the age of 21 are eligible for 1 eye exam every 12 consecutive months.