



Modern Vision Plans For The Modern Age

Give Your Vision Plan a Fresh Look Every Four



At VBA, We Have the Building Blocks for a Best-in-Class Vision Plan

Modern Vision Plans should evolve over time. That's why we recommend reviewing your vision benefits every four years.

From inflation to changes in technology, staying up-to-date on the latest trends can give your employees a vision plan they value. Our Sales Representatives can make expert recommendations to refresh and modernize your plan.

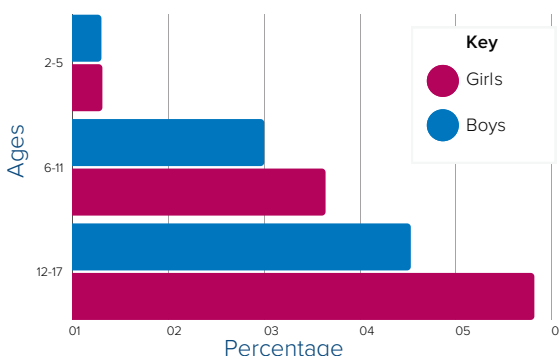


Evaluate The Needs Of Your Workforce

Not sure where to start? Evaluate the demographics of your team to provide insight into where your vision plan may need an upgrade.

If My Employees...	A Modern Vision Plan Should...
Need to Keep Out-of-Pocket Costs Low	➡ Increase Frame Allowances
Wear Contact Lenses	➡ Increase Contact Lens Allowances
Are Millennials	➡ Offer a Combo Plan
Are Over 40	➡ Fully-Cover Progressive Lenses
Work on Computers	➡ Fully-Cover Computer Glasses
Drive	➡ Fully-Cover Anti-Reflective Coatings
Wear Safety Glasses	➡ Fully-Cover Prescription Safety
Spend Time Outdoors	➡ Fully-Cover Prescription Sun

Consider Dependents' Needs, Too



In 2019, according to the Centers for Disease Control, 25.3% of children wore eyeglasses or contact lenses.¹

The cost of raising a child born in 2015 is approximately \$12,980 annually per child in a middle-income household.² Which means parents can expect to spend about \$284,570 to raise a child born in 2015 to age 17.

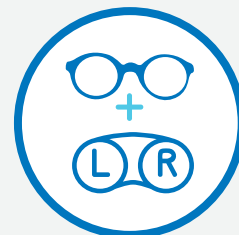
A Modern Vision Plan can help reduce the financial burden for parents by saving money at the eye doctor.

Modern Vision Plans



Modern Vision Plans focus on employees' visual needs and budgets while keeping industry trends and economic changes in mind.

Combo Plans



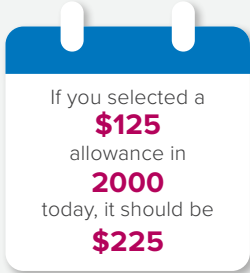
Eyeglasses (frames and lenses) and contacts in the same benefit period rose 440% since 2018.

Computer Glasses



Occupational lenses are specially designed for intermediate distance. They can help reduce neck and shoulder pain for wearers using a computer.³

Low Rates for High Out-of-Pocket Costs



Based on the Consumer Price Index, a \$125 frame or contact lens allowance in 2000 would need to be \$225 to have the same purchasing power.⁴

Vision Rates By the CPI



Adjusting only for CPI, the equivalent rate of \$5.58 in 2009 would be \$8.12 in 2024.⁴



Together with VBA, keep your allowances up-to-date by giving your vision plan a Fresh Look Every Four Years.

Start with Allowances, Combo Plans and Progressive Lenses

Reviewing your vision plan should be more than just a market check. Consider our recommended building blocks for a best-in-class plan.



Allowances For Lower Out-of-Pocket Costs

- Allowances are impacted by inflation, causing the purchasing power of a frame or contact lens allowance to decrease over time.
- VBA can custom underwrite allowances up to \$999.

VBA Recommends a \$225 Frame and \$225 Contact Lens Allowance.



Combo Plans for Millennials and Dual Wearers

- 39% of millennials who need vision correction are dual wearers.⁵
- Annual supplies of contact lenses cost an average of \$180-\$760+.⁶

VBA Recommends a Combo Plan as a voluntary buy-up.



Progressives/Computer Lenses for People Over 40

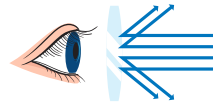
- The latest progressive lens technology can cost hundreds of dollars out-of-pocket.
- Progressive wearers benefit from a second pair with occupational lenses.

VBA Recommends Fully-Covered Progressives as a voluntary buy-up.

Level Up: Add Anti-Reflective, Prescription Sun and Safety

When you're giving your benefits a Fresh Look Every Four, you can make your plan even better.

Anti-Reflective for Driving and Computers



Anti-Reflective coatings can help reduce glare when driving. Specialty coatings can help reduce the effects of digital eye strain.⁷

Rx Sun for Time Outdoors



From employees who work outside, to hobbies in the sun and snow, prescription sunglasses can prevent sun damage to the eye.

Rx Safety For Workplace Protection



Selecting safety glasses with the help of an optician can give workers the power to choose the lenses that work best for their visual needs.



Ask your VBA Sales Representative for a Fresh Look Every Four plan review.

1. QuickStats: Percentage of Children Aged 2–17 Years Who Wear Glasses or Contact Lenses, by Sex and Age Group — National Health Interview Survey, United States, 2019. MMWR Morb Mortal Wkly Rep 2021;70:865. DOI: U.S. Bureau of Labor Statistics (<https://www.bls.gov/charts/consumer-price-index/consumer-price-index-average-price-data.htm>) • 2. Lino, The Cost of Raising a Child 2017 USDA • 3. American Academy of Ophthalmology (<https://www.aao.org/eye-health/tips-prevention/computer-usage>) • 4. CPI Inflation Calculator (<https://data.bls.gov/cgi-bin/cpi/calc.pl?cost=125&year1=200001&year2=202408>) • 5. Contact Lens Institute (<https://www.contactlensinstitute.org/resources/see-tomorrow-dual-wear-highlights/>) • 6. Very Well Health (<https://www.verywellhealth.com/how-much-do-contact-lenses-cost-3421633>) • 7. All About Vision (<https://www.allaboutvision.com/lenses/anti-reflective.htm>)