



Richer Plans Are All The Rage

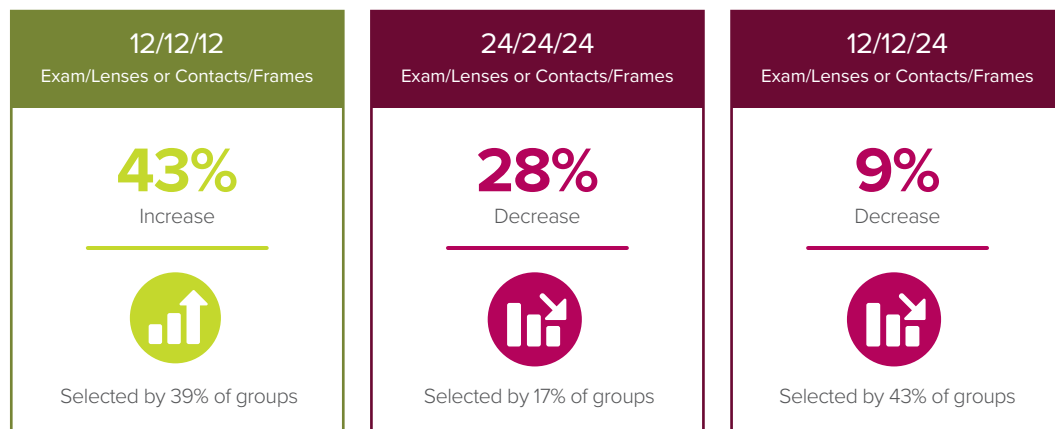
Vision Benefit Trends You Need to Know

At VBA, we keep an eye on vision industry trends so you don't have to.

We've reviewed our data from the last five years so you can see how your vision coverage stacks up. Is your plan not meeting the mark? Upgrading is simple with VBA's custom underwritten plans.

Frequency is Key

With annual plans, employees don't need to worry about reusing a broken frame or paying out-of-pocket when visual needs change. Enhancing coverage to an annual frequency allows employer groups, trusts and associations the opportunity to meet the modern employee's needs.



Fine Tune Your Lens Options For Sharper Vision

Leave lined bifocals and glare in the past. Offer fully-covered progressive lenses and anti-reflective coatings.



34% increase in groups offering some fully-covered progressive lenses.

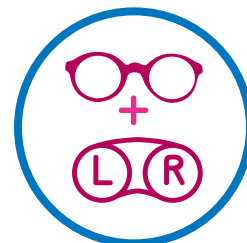


113% increase in groups offering all progressive lenses fully-covered.



6% of groups offer some anti-reflective treatment fully-covered.

Did You Know? All VBA plans offer in-network discounts on Digital Retinal Screenings. Self-insured groups can add fully-covered retinal screenings to their plan for an added focus on wellness.



The Perfect Combo

Eyeglasses and contacts in the same benefit period rose 65% since 2021.



Fun in the Sun

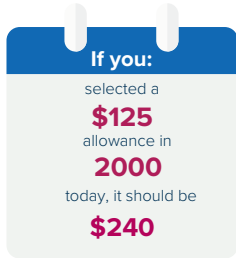
Plans offering prescription sunglasses in addition to eyeglasses decreased 5% since 2021.



Workplace Safety

Plans offering prescription safety in addition to eyeglasses rose 12% since 2021.

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 \$240 to have the same purchasing power.¹

Modern Vision Plans



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

Get in Touch

VBA offers plans that provide easier access to vision care.



To learn more, call your VBA account executive or visit vbaplans.com.

Increase Your Options, Not Your Rates

Adding a copay to vision coverage is a great way to manage employer costs while including more fully-covered options like progressive lenses, anti-reflective treatments or increased contact and frame allowances.

80%

Groups have \$0 Exam Copay



3% Decrease in
Groups with an
Exam Copay



38% Increase in
Groups with a \$10
Exam Copay

69%

Groups have \$0 Material Copay



37% Increase
in \$25 Material
Copays



18% Decrease
in \$20 Material
Copays

Allowances for the Modern Age

Not only is it important to keep up with employees' needs, but are you keeping up with market costs, as well?

Frame Allowances are Rising

The average VBA member selects a frame valued at \$190–\$215.



Most Popular
\$125 Retail Allowance
Fastest Growing
\$150 Retail Allowance

Currently, 74% of groups offer a \$125–\$149 frame allowance, a decrease from 85% in 2021. \$150–\$199 frame allowances have risen by 142% since 2021.

Elective Contact Lens Allowance

An annual supply of contact lenses can range from \$200–\$1,000+.



Most Popular
\$150 Allowance
Fastest Growing
\$150 Allowance

Currently, 38% of groups offer a \$100–\$124 contact lens allowance, a decrease from 47% in 2021. \$150–\$199 contact lens allowances have risen by 22% since 2021 with a 104% increase in allowances \$200+.

Funding a Richer Plan Isn't All On You



Offering a company paid plan? Consider a voluntary buy-up with all the extras.

Insured vs. Self-Funded



Looking to ease administrative burden? With a fully-insured plan, VBA will handle the details.

¹CPI Inflation Calculator (<https://data.bls.gov/cgi-bin/cpicalc.pl?cost1=125&year1=200001&year2=202601>)