

Vision care reveals new horizons

By Paul J. Disser

Vision care plans have long been at or near the top of the list of benefits most desired by employees, creating a clear picture for p/c agents who are or should be cross-selling life/health products. Mentioning vision care plans to your customers will open the doors to sales not currently envi-

sioned. These sales will often lead your clients and prospects to purchase other products that you offer, both p/c and l/h.

Recent surveys show the marketing penetration for vision is less than 25 percent among the U.S. populace and less than 35 percent among the nation's labor force. It follows that agents have a natural prospecting base for this product because so many of their clients and prospects don't have vision care benefits. And, some 150 million Americans—well over half of our nation's citizens—wear eyeglasses or contact lenses, with thousands of others beginning to do so each day.

Vision care also is a terrific work site-marketing product. Voluntary benefit plans such as vision can and do enhance the competitive edge of a company by increasing the benefits an employer may offer. Much of the interest in vision care plans by savvy industry marketers who have added the product to their portfolio has developed through the offerings of managed care vision care organizations and preferred provider organizations and their networks of independent optometrists. Discount card access plans are also growing in popularity. They typically enable a member/employee to realize, via the provider network, savings on frames

and lenses. And, because all offered is predetermined, there is no risk exposure in the discount card benefit design. This means no underwriting and no claim forms with which agents need to be concerned. The cost for the most basic of vision care programs is incredibly low, ranging from

addition of eye laser surgery, offered on an elective and discount basis, answers the request of many vision care members, and will undoubtedly prove equally appealing to many of your clients and prospects who currently do not have the coverage.

Vision care organizations actively

pursue relationships with brokers, managing general agents, managing general underwriters and their affiliated agents who specialize in group benefits packages. Related and relatively new is the use of the Internet to market eyewear discounts to individuals and small employer groups. This modern marketing methodology enables producers who have a Web site to link to the vision care provider to access vision benefits and further ease their already light administrative burden.

All this said on the vision front, how will you know which plan is best to offer your clients and

prospects? As with any offering, it should be the plan that best relates to the needs, budget considerations or restraints and administrative objectives of you respective clients and prospects. There's much on which to focus and from which to choose that will enable you and your agency to take a major step forward. ■

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It's important to keep in mind, should you add vision to your product offerings, that the vision plan should have a provider network with geographical representation that best suits your and your client's/prospect's needs. In addition, all furnished marketing materials, brochures, identification cards and provider directories should be professionally prepared and easy to understand. It behooves agents to ascertain if the plan has constantly delivered on what it has promised.

\$6 to \$12 per employee annually.

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Recent technological advances indicate many people have been able to discard their eyewear, thanks to laser vision correction surgery. LVC surgery has been added to the vision care benefits package by at least one provider, with others sure to follow. This

