

Benefits Insights

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Group Vision Insurance

Vision benefits are often overlooked in a typical benefits package, but they can be incredibly beneficial to employees. Offering your employees vision insurance can encourage necessary eye care and help supplement costs for vision needs. In addition, regular eye doctor visits can identify otherwise unknown medical problems, helping to lower cost and improve treatment when those problems are caught early on.

Benefits of Group Vision Insurance

The following are advantages to offering vision insurance:

- Visiting the eye doctor may be one of the few times that your employees visit the doctor all year, unless they get really sick. With regular vision checks, the eye doctor can catch this condition and recommend that the patient visits their primary care physician for treatment.
- Employees may be reluctant to visit the eye doctor if they must cover the costs on their own, even if they know they have eye problems and/or need an updated prescription.
- Vision care insurance can be reasonably inexpensive to offer, yet can be a powerful retention tool for employees who value the benefit.

Types of Group Vision Plans

This benefit is designed to provide routine preventive care such as eye exams, eyewear and other vision services at a reduced rate. This insurance is also typically offered in one of two ways to the employee:

- **Vision benefits package:** Provides vision care in exchange for an annual premium or membership

fee, yearly deductible for each member and copay for services.

- **Discount vision plan:** Provides vision care at a fixed reduced rate after members pay an annual premium or membership fee and deductible.

Both of these types of plans can be customizable to your company to meet the needs of your employees. Also, you can offer employees the option to pay for this benefit through a payroll deduction or flexible spending account (FSA).

Vision insurance generally covers the following services:

- Annual eye exams, including dilation
- Eyeglass frames
- Eyeglass lenses
- Contact lenses
- LASIK and PRK vision correction at a discounted rate

For more information about group vision insurance, contact BBP Admin today.



BBP Admin
BENEFITS ADMINISTRATION
COBRA, FMLA, FSA, HRA, HSA, TRANSIT
info@bbpadmin.com
www.bbpadmin.com
630 773 2337