

# Communicating the Value of Vision Benefits to Employers

INSIGHTS FROM THE TRANSITIONS ACADEMY BROKER PANEL DISCUSSION

Vision is so important for everything we do. This makes eye care delivered through a vision benefit a critical part of overall health care.

It starts at the basic level of vision correction. Roughly 50 percent of the U.S. population requires corrective lenses, as do 80 percent of those over age 45.<sup>i</sup>

However, a vision benefit can do so much more. Comprehensive eye exams can detect many eye and systemic diseases, lowering healthcare costs. Plus, today's lens enhancements, such as photochromic Transitions® lenses and anti-reflective coatings, can help people see more comfortably today and protect their eyes for the long-term, allowing for greater productivity and satisfaction.

Vision coverage also continues to be a cost-effective benefit, especially when compared to medical cost outlays. For instance, annual dollars per employee spent on a premium vision benefit are only \$70-\$80,<sup>ii</sup> compared with \$4,256 for medical premiums, according to the federal Bureau of Labor Statistics.

However, while vision benefits are on the rise with large employers, they are stagnant at about 17 percent overall.<sup>iii</sup> And, even when employers do offer vision coverage, their understanding and communication of this coverage is often limited, leading to poor understanding among employees who do not always take advantage of the full value their benefits can bring them.

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Since 60 percent of eyeglass prescriptions are touched by a vision plan,<sup>iv</sup> this really is a missed opportunity to educate consumers about the value of vision care and vision wear.

As a company with a legacy of eye health education leadership and a mission focused on promoting healthy sight, Transitions Optical recognizes the need to promote the value of the vision benefit to HR professionals and their employees.

Therefore, Transitions has committed itself to providing education on the connection between eye and overall health for brokers, HR professionals and employees, through the Transitions® Healthy Sight Working for You initiative. As part of the program, Transitions hosted a managed care track for vision plan providers and their broker



customers during its Transitions Academy educational event held in January 2009. During this event, attendees heard from ophthalmologist Dr. Vincent Young about the importance of disease management through eye care and eyewear, and from Mercer Health and Benefit Services principal Sander Domaszewicz, on the latest trends in the vision benefit industry, especially in light of a struggling economy.

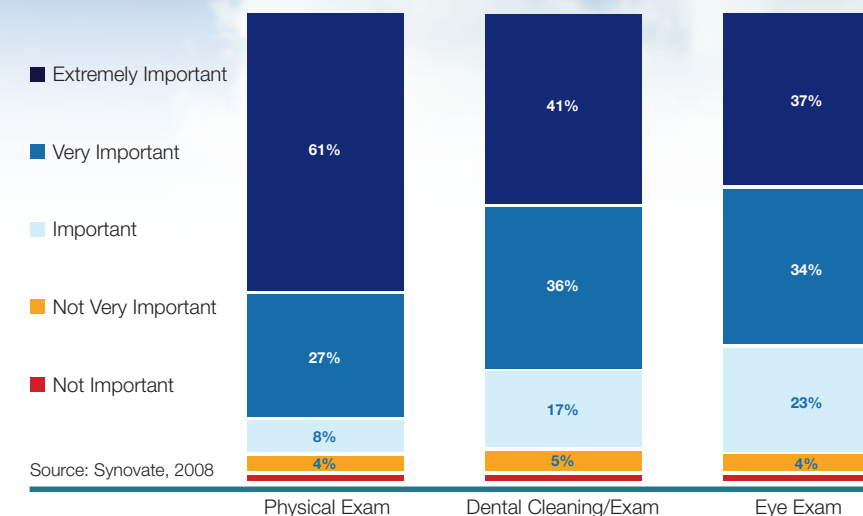
*60 percent of eyeglass prescriptions are touched by a vision plan*

Drawing from the insights revealed during these sessions, six broker attendees then participated in a panel discussion, with the purpose of sharing observations about the vision benefit industry and challenges to promoting vision in sales calls with employers. They also brainstormed and streamlined **five key strategies for helping to educate employers and employees about the true value of vision care and vision wear.**

This paper overviews their discussions and concludes with a call to action for brokers and the managed care industry at large to take a renewed look at how they are promoting vision, and to implement these and additional strategies to further promote the importance of vision care and vision wear to employers and their employees, such that the vision benefit is elevated to the level of medical coverage across the managed vision care channel.



### Perceived Importance of Exams for Employee Health



## The Disconnect: Employer and Consumer Perceptions of the Vision Benefit

While vision is on the rise with larger employers, the total number of businesses who offer vision coverage is currently stagnant, as many smaller businesses are not offering it as part of their employees' benefit packages.

The case is not that employers do not recognize the value of vision at all. When asked to compare the value of eye exams with physical exams and dental cleanings, seven out of 10 benefits decision makers consider eye exams to be important to the overall health of their employees, and they ranked eye exams a close second to physical exams in terms of importance for employee productivity.<sup>v</sup> However, vision is still not perceived on the same level of dental, with nearly eight out of 10 benefits decision makers considering dental exams to be important to employee health.

At the same time, a Transitions Optical survey of HR professionals revealed that employers have limited understanding of the benefits of an eye exam, as 97 percent associate going to an eye doctor with getting a new prescription, but only 60 percent associate it with diagnosing systemic diseases.<sup>vi</sup> In reality, eye exams serve as

more than an avenue to an eyeglass prescription, by providing early detection of eye and systemic diseases to reduce medical costs.

Employers also have outdated perceptions of vision wear. For instance, one-third incorrectly believe that photochromic lenses – which darken outdoors according to the intensity of ultraviolet light – stay noticeably tinted indoors. In reality, today's photochromic lenses are as clear as regular lenses indoors and at night.

This limited awareness of the benefits of vision care and vision wear may contribute to the fact that four in 10 employers never discuss vision benefits with employees,<sup>iv</sup> forgoing a huge opportunity to educate them about the value of protecting their sight.

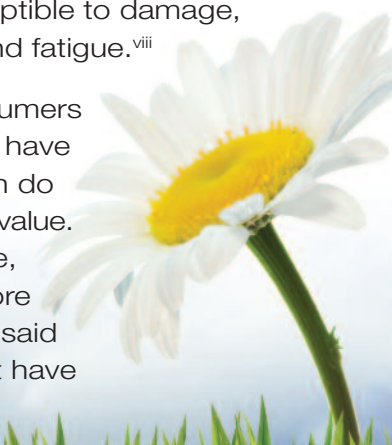
Given this lack of communication, it makes sense that only six out of 10 consumers say they feel somewhat or highly

knowledgeable about their vision plan options. In comparison, more than eight out of 10 consumers feel knowledgeable about their medical plans.<sup>vii</sup>

### Lack of Awareness Leads to Lack of Action

Since they are not hearing the message about the importance of eye exams and maximizing their vision, many employees are not taking the proper steps to protect their eye health. Half do not get an eye exam at least once a year, and 42 percent do not wear sunglasses or photochromic lenses to protect their eyes from ultraviolet (UV) light and glare, leaving their eyes more susceptible to damage, eyestrain and fatigue.<sup>viii</sup>

Some consumers who do not have a vision plan do not see the value. For instance, in 2007, more consumers said they did not have



a vision plan because they chose not to participate or felt they did not need one. At the same time, however, nearly 40 percent of consumers fear not being able to afford adequate vision treatment without a vision plan, meaning they may postpone or avoid care because of this cost.<sup>ix</sup> Plus, two-thirds of consumers without a vision plan say they would be more willing to get an eye exam if they had vision coverage.<sup>x</sup>

Overall, consumer interest in their eye health is strong. Consider that while only six out of 10 people need vision correction, more than *eight out of 10* say a vision plan is important to them.<sup>vii</sup> The bottom line – consumers value their vision, but need more education on how a vision plan can help them care for it.

### The Economic Factor

Today's challenging economy continues to take a toll on the HR industry. With healthcare costs and job losses on the rise, employers are forced to do more with less while trying to defend valuable programs. As is typical in tough economic times, employers may be looking to increase employee cost sharing on benefits, or even to cut them completely.

However, as the broker panelists discussed, with increased cost sharing comes the risk that employees might drop coverage or delay medical care, which can lead to increased absenteeism, presenteeism, and higher healthcare costs in the future. Cutting benefits – including a vision benefit – can lead to these same effects.

Since employers are looking to save money, *adding or maintaining* a vision benefit is more important than ever, to help minimize costs and help employees see and feel their best at work. Plus, a vision benefit presents employers with an opportunity to offer a “good news” benefit, which offers a tremendous value at a low cost, and may counter possible negativity caused by other program cuts.

### The Impact of Eye Care and Eyewear on Employers' Bottom Line

Vision problems can take a huge toll on national costs and productivity losses. Consider that, each year, vision disorders alone account for more than \$8 billion in lost productivity.<sup>xi</sup> In addition, discomfort caused by staring at a computer screen can cause eyestrain and fatigue, even for healthy eyes. In fact, 90 percent of those who spend three hours or more per day working at a computer suffer from vision problems associated with eyestrain.<sup>xii</sup>

Even slightly miscorrected vision alone – so slight that an employee might not even notice it – can reduce productivity by up to 20 percent.<sup>xiii</sup> Also, presenteeism can be impacted by poor vision, leading to additional time required to complete tasks and decreased quality of work, and resulting in 32 times more productivity loss than absenteeism alone.<sup>xiv</sup>

Aside from uncorrected vision and eye disorders, systemic diseases can also have detrimental effects on vision and eye health. As discussed by Dr. Young during the managed vision care track, it behooves employers to understand this connection and how vision care can help minimize healthcare costs through early detection of eye and overall disease. In fact, 78 percent of all healthcare costs can be traced back to 20 percent of all patients, those with chronic diseases.<sup>xv</sup>

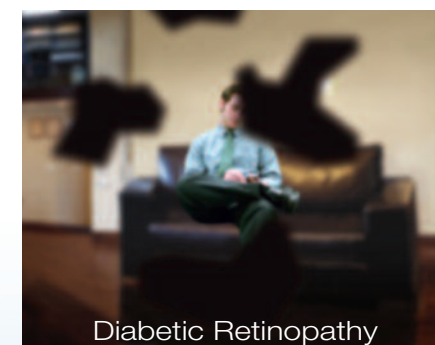
### Diabetes

Diabetes is one of the biggest health concerns of employers today. Especially with the national obesity rate on the rise, more and more Americans – including children – are developing this disease, which can take a heavy toll on health without proper treatment. Not surprisingly, diabetes can lead to significant healthcare costs – to the tune of nearly \$218 billion in 2007, which included \$58 billion in reduced national productivity and nearly \$3 billion in increased absenteeism.<sup>xvi</sup>

Fortunately, a vision benefit can play an important role in helping people with diabetes protect their vision and see their best, both at and outside of work. As with several systemic diseases, comprehensive eye exams can provide early detection of the disease, allowing for earlier treatment and management options for the patient.

Since half of people with type 2 diabetes do not know it,<sup>xvii</sup> a vision benefit can lead to a significant reduction in healthcare costs, considering that 20 percent of healthcare dollars are spent caring for someone with diabetes.<sup>xviii</sup>

While many employers are aware of the impact of diabetes on their bottom line, fewer employers may be aware of the impact that diabetes can take on eye health. The disease can contribute to the development of several eye diseases, diabetic retinopathy being the most



Diabetic Retinopathy

common, experienced by nearly all people with diabetes to some degree. Without proper treatment, diabetic retinopathy can lead to complete vision loss.

### Transitions Optical Healthy Sight Global Survey, 2008

Percent of consumers who do NOT take the following actions to protect their eyes		
Prompted*	Diabetics	Non-Diabetics
Receive regular eye exams (at least once a year)	40%	53%
Wear Rx or non-Rx sunglasses or photochromic lenses	37%	42%

\*Prompted yes or no answer given in response to question or topic suggested by the (manuscript text ends)

As with several eye diseases, chronic exposure to UV rays can play a factor in the development or progression of diabetic retinopathy. In children, the ocular effects of the disease may be especially rapid or severe.<sup>xix</sup>

Aside from these longer-term complications of the disease, people with diabetes often face other visual problems, including sensitivity to light, decreased contrast sensitivity and trouble seeing at night, especially while driving. Common medications taken to treat diabetes can worsen light sensitivity.

Vision wear can help ensure the best quality of vision for patients who already have diabetes and may be facing its effects. Since diabetics face light sensitivity and other related vision complications – and are especially susceptible to UV

damage, UV-blocking lenses can lessen their risk for eye disease, and photochromic lenses paired with anti-reflective coatings can help minimize glare to help them see more comfortably.

Unfortunately, many people with diabetes are not aware of their eye health needs, and what steps they should be taking to protect their vision. For instance, 40 percent of people with diabetes do not receive an annual eye exam or wear prescription or non-prescription sunglasses or photochromic lenses outdoors, according to the 2008 Transitions Optical Healthy Sight Global Survey.

For these reasons, education about the impact of vision care and vision wear on the diabetic eye should play an integral role in any diabetes management program.

**Hypertension**

Hypertension, otherwise known as high blood pressure, can impact both eye and overall health as well. Another one of the top health concerns among employers, hypertension can affect the arteries, heart, brain and kidneys. The condition costs \$280 billion each year in medical expenditures and lost economic output,<sup>xx</sup> as well as \$247 annually per employee in lost productivity.<sup>xxi</sup> It can also cause blurred vision, bleeding in the eye and even blindness.



Glaucoma

**Ocular Hypertension**

A separate issue, ocular hypertension, can lead to glaucoma, an eye disease that can lead to eventual blindness without proper treatment. Unfortunately, half of the 4 million Americans with glaucoma do not know

they have it.<sup>xxii</sup> This makes sense given that symptoms might not become noticeable to the patient until the disease has progressed,



making eye exams of critical importance for early detection and treatment to slow the progression of the disease.

Some medications used to treat glaucoma can cause light sensitivity, meaning that glare-minimizing eyewear can make a significant difference in visual comfort.

There are numerous medical and lifestyle factors that can increase the chance of developing glaucoma and need to be discussed with an eyecare professional, including diabetes, heart disease, obesity, smoking and age. Also, women have a higher risk for ocular hypertension, while men are more prone to damage from the condition.

**Cancers**

Cancers of the eye can take a considerable toll on vision and overall health. Primary intraocular cancers, such as melanoma – the most common form in adults – are cancers that start inside the eyeball. In children, retinoblastoma, a cancer arising from cells in the retina, is the most common primary intraocular cancer.<sup>xxiii</sup>

Primary eye cancers can occur at any age, but mostly after age 50. While they can be devastating, cancers that spread to the eye from another part of the body (secondary eye cancers) are more common than primary eye cancers. Many times, the first signs of an ocular cancer can be detected

through a routine eye exam. Additional tests, such as ultrasounds or biopsies, are then used to confirm.

While cancer in itself can severely impact vision and eye health, the ocular side effects of common cancer treatments are worth noting as well. Side effects of chemotherapy, for example, can include retinal hemorrhaging and sensitivity to light. Other effects may include cataract, dry eye syndrome and itchy eyes.<sup>xxiv</sup> Once again, UV-blocking vision wear may help to delay or prevent the onset of eye conditions such as cataract, and glare protection can help with light sensitivity and overall comfort.

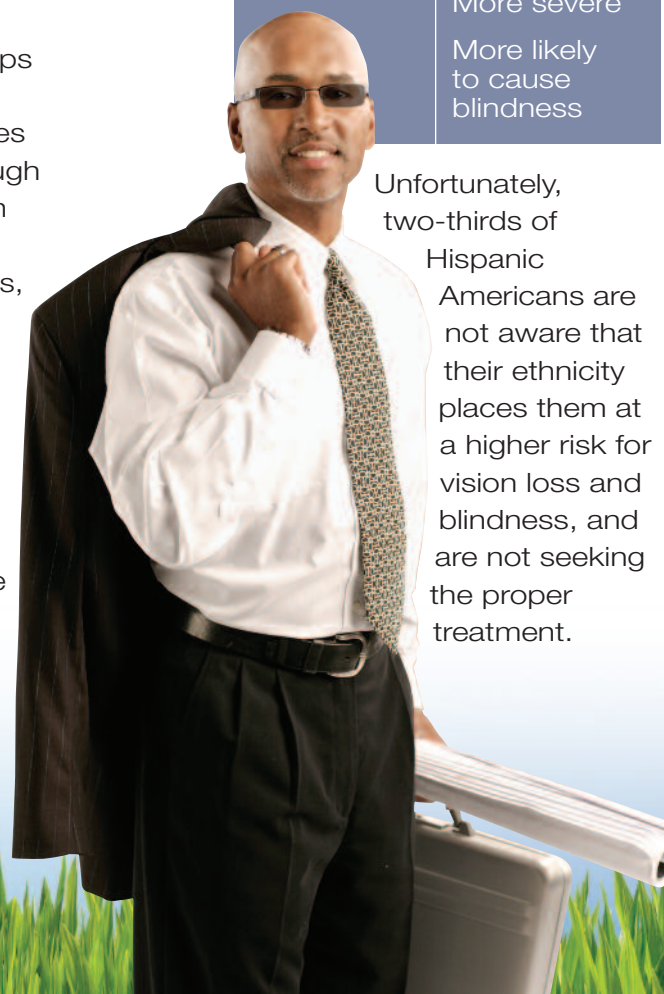
**Higher Risk for Specific Demographics**

Many employers might not realize that the specific groups within their workforce may have unique eye health issues that can be addressed through proper vision care and vision wear. For instance, African-Americans, American Indians, Hispanic Americans and Pacific Islanders are at particularly high risk for developing type 2 diabetes and its complications. Specifically, both Hispanic Americans and African-Americans have nearly twice the risk of developing diabetes that whites do, and have an even greater chance if they already have hypertension (one of the key risk factors).<sup>xxv</sup>

African-Americans are also three to four times more likely to develop glaucoma, and to suffer more severe vision loss from it.<sup>xxvi</sup> Despite this elevated risk, one in four African-Americans has not visited an eye doctor in the last two years.<sup>xxvii</sup>

Hispanic Americans also have an elevated risk for developing diabetes and glaucoma.<sup>xxviii</sup>

Disease	Risk Level for African-Americans
Diabetes	2x that of whites 5-8x with pre-existing hypertension
Glaucoma	3-4 x that of whites More severe More likely to cause blindness



Unfortunately, two-thirds of Hispanic Americans are not aware that their ethnicity places them at a higher risk for vision loss and blindness, and are not seeking the proper treatment.

Aside from ethnic groups, middle-aged and older workers have unique eye health needs as well. Since the signs of presbyopia (trouble focusing on objects at varying distances) typically emerge after age 40, workers experiencing this condition can benefit from a vision plan that covers progressive lenses. Additionally, not only does the chance of developing several eye diseases, such as macular degeneration, cataract and glaucoma, increase with age, but so does the chance of developing other chronic systemic conditions that can affect the eye. For example, nearly one in three seniors has diabetes.<sup>xxix</sup>

For these reasons, older workers can benefit from more frequent eye exams, as well as the appropriate eyewear to meet their vision needs both in and outside the office.

Plus, with the growing number of employees postponing their retirement, addressing the eye and overall health needs of older workers will be especially relevant for employers.

Finally, employers may want to consider the concerns of the parents working for them. Proper vision care and vision wear for children is extremely important for vision correction, to detect eye and systemic

diseases in their early stages, and to protect their developing eyes from the cumulative damage caused by UV. Children receive three times the UV exposure that adults do, and are more at risk for long-term damage, such as development of diabetic retinopathy in childhood or adulthood. Today's lens technologies can protect children's developing eyes from UV – as well as trauma caused by play or sports – and can also alleviate the discomforting effects of glare, especially when spending time outdoors.



As 70 percent of learning takes place through the eyes, proper vision is also essential to children's learning in school. One in four children today has an undiagnosed vision problem,<sup>xxx</sup> which in most cases can be easily diagnosed through an eye exam and treated with the appropriate eyeglass prescription.

## 5 Key Selling Strategies

After learning more about the potential of a vision benefit to detect serious and costly diseases, maximize healthy vision and play an integral role in employee productivity and wellness, the broker panelists at Transitions Academy brainstormed five key strategies to highlight the true potential of a vision benefit as part of their sales calls with their HR customers:



### 1. Anecdotal/Success stories

Weaving these into a sales call can make quite an impression on HR customers by showing them real-life examples of the value of a vision benefit. One of the broker panelists shared with the group how his mother has age-related macular degeneration. As she did not seek eye care in the disease's early stages, it was not diagnosed in time to provide the necessary treatment, and therefore resulted in vision loss. Dr. Young shared with the group the story of an eye exam he conducted for a young woman whose first eye

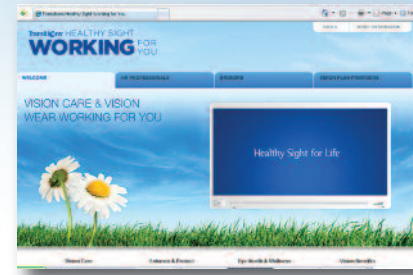
exam in several years revealed that she had brain cancer, which had already progressed too far to save her life. However, another panelist knew of a young woman who received an eye exam that detected a brain aneurysm. She was able to receive immediate, life-saving treatment.

While personal stories can make an impact, equally important are any examples of companies that have successfully integrated a vision plan into their employee benefits package, and have seen lower healthcare costs, increased productivity levels or greater employee satisfaction with their job and benefits overall. These examples have an important place in sales calls with both new and existing customers, allowing HR customers to better envision their own potential savings.

### 2. Educational materials

Educational materials demonstrate to a client that the broker feels strongly enough about the value of a vision benefit to pull together additional information, including resources that can also be shared directly with employees.

Several resources are available through the Transitions Healthy Sight Working for You program. The Web site, [HealthySightWorkingForYou.org](http://HealthySightWorkingForYou.org),



offers information on the value of vision care and vision wear through a vision benefit, for consumers, HR professionals, brokers and vision plan providers. It also houses the Vision Education Kit, a complimentary collection of pieces to share with employees, such as eye health newsletters, an envelope stuffer on UV and glare protection, an in-office poster, and more.



The kit is also available as a DVD, which can be given directly to HR customers and can be shared with their employees to keep vision health top-of-mind any time of year.

Another resource that one of the brokers uses during sales calls is the consensus paper from a recent medical advisor roundtable of the National Association of Vision Care Plans, entitled *Addressing the Need for Education on the*

### Value of Vision Care Plans.

This literature makes a sound case for consumer interest in caring for their vision, and the urgent need to educate them – as well as their employers – on the importance of regular eye exams and proper vision wear to help maintain eye and overall health. The paper is available for download at [www.navcp.org](http://www.navcp.org).

Brokers can also draw on the educational materials of individual vision plan provider partners, such as pieces that break down the importance of a vision benefit for men and women, specific ethnic groups or those with chronic diseases such as diabetes or hypertension.

Brokers may also want to consider providing education on specific eye health topics surrounding national and seasonal health observances. Some of these include:

- Heart Health Month (February)
- Glaucoma Awareness Month (March)
- Workplace Eye Wellness Month (March)
- Women's Eye Health and Safety Month (April)
- Summer UV Protection
- Children's Eye Health and Safety Month (August)
- Back-to-School
- World Sight Day (October)
- American Diabetes Month (November)

Taking advantage of existing health observances can give brokers relevant opportunities to pitch a vision benefit to customers throughout the year, in addition to the company's benefits enrollment period.

### 3. Vision as part of the healthcare discussion

By using opportunities during a sales call or in follow up to emphasize the connection between eye and overall health, a broker can position a vision plan not as an "extra" benefit that might be considered only after medical and dental plan decisions are made, but, instead, as an integral component of a benefits package that works in conjunction with major medical coverage.

A second point important to point out to employers is that while a medical plan mainly offers coverage for conditions and treatment as they arise, vision benefits – and dental benefits, too – can play a preventative role. A vision plan can actually reach employees who are too busy or too intimidated to seek routine medical screenings, and provides a touch point for a medical professional to gain insight in the overall health of an employee.

Finally, employers will be interested to hear about the low cost of offering a premium vision plan, especially when compared with medical premiums.

## 4. Factoids

Brokers can enhance the vision benefit story during a sales call by choosing factoids that correspond with specific interests of the HR customer. Some of these factoids may include:

### ROI on employee benefits package

*Employers can gain up to \$7 for every \$1 invested in vision coverage (The Vision Council).*

### Meeting employee expectations related to benefits package

*More than 8 out of 10 consumers say they would be interested in a vision plan (Jobson).*

### Diabetes management

*Half of all people with diabetes do not know they have it (WHO).*

### Maintaining health of older workers

*By age 65, 1 in 3 seniors will have a vision-impairing eye disease (EyeCare America).*

Many additional factoids can be found in this paper. Others are available through vision- or health-related organizations, such as Prevent Blindness America, The Vision Council, the Diabetes Federation of America and the American Hospital Association. Jobson Research is another useful source for vision industry trend data.



## 5. Partnerships with eyecare professionals or associations

A partnership with a local eyecare professional can help a broker bring an extra element of credibility to a sales call, by having an expert on hand to offer current data and observations about the eye/overall health connection. If this direct approach is not possible, a broker might consider seeking the advice from an eyecare professional on current trends in vision care and vision wear that may spark the interest of the HR customer. The eyecare professional may give examples of seeing more and more patients coming in to his or her office with optical signs of early-stage diabetes that had not yet become symptomatic, or how the doctor's diabetic patients really seem to value the ability of glare-minimizing eyewear to help them see more comfortably, on and off the job. Specifically, an eyecare professional may offer insights into the latest lens technologies that may be covered or discounted in a particular vision plan that a broker is promoting.

A second option is to partner with a local branch of the Lion's Club or a national eyecare association. Experts from such groups can provide their expertise as a follow up to a

sales call, or to answer additional employer questions about vision. One of the broker panelists at Academy, whose family has experienced the toll of vision loss first-hand, is even a member of the Texas chapter of Prevent Blindness America.

As a bottom line, no one approach will work, as it is important to tailor promotion strategies to meet the needs of each HR customer.

### Challenge to the Managed Care Industry

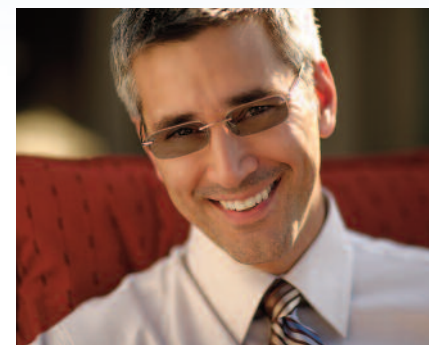
Given the significant opportunity that vision care and vision wear offer in terms of reducing overall healthcare costs and maximizing employee health and productivity, brokers/producers should take a fresh look at vision benefits and integrate promotion strategies relevant to their individual HR customers. This includes implementing education tools to help share the vision story with both employers and their workforce.

However, sharing these materials in a vacuum is not enough. Follow-up is critical in order to ensure that employers are reinforcing the eye health message year-round, and not just during their benefits enrollment period. Brokers can offer an employer an added

value by demonstrating that they understand the eye health needs of his or her unique workforce, and can provide tangible results with a vision benefit.

Positioning vision as an "afterthought" benefit takes away from the lasting impression a vision benefit should make with employers post sales call. Brokers should be championing vision as they would medical and dental – introducing it as an essential piece of the overall healthcare equation earlier in the benefits discussion with HR customers – in order to create more educated employers and consumers and to help ensure that the vision benefit becomes more widely adopted.

The managed vision care industry as a whole can play a key role in helping to educate the public and elevating vision to the level of medical, by stressing the connection between eye and overall health. Together, the industry can make a difference by curbing healthcare costs, and helping to maintain a healthier, happier and more productive workforce.



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- ii Transitions Optical, Inc.
- iii Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2008.
- iv VisionWatch, 2009.
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