



competiscan
TREND REPORT
Vision Insurance
Overview
Q4 2023

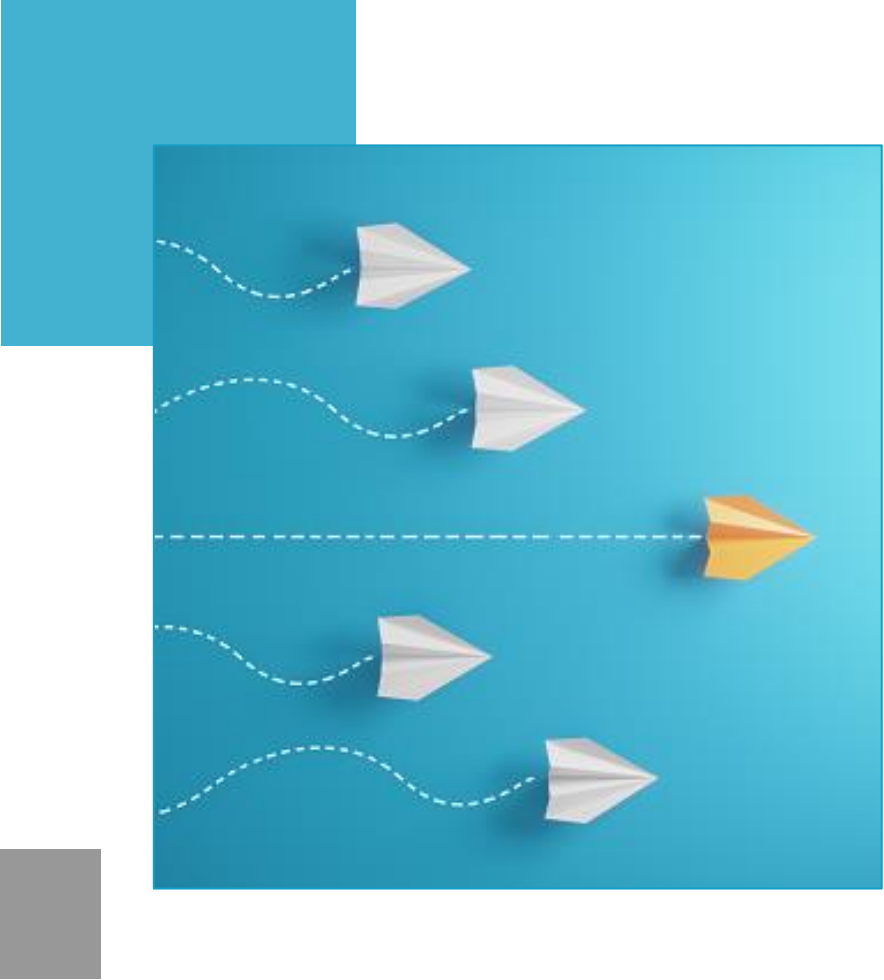
The background image shows a woman in a white shirt pointing at a computer monitor. The monitor displays a dashboard with several pie charts at the top and a large bar chart below. The bar chart has a y-axis ranging from 0 to 25. The pie charts are in various colors (blue, orange, teal). The office setting includes a wooden desk, a coffee cup, and sticky notes on the monitor.

Contents

Key Takeaways

Producer Communications

Consumer Communications





Key Takeaways

What you need to know



New Vision Products

Insurers introduced new group vision products. **Ameritas** introduced Eye360 from EyeMed, a new group vision care product that focuses on wellness and value by offering zero-copay eye exams and EyeMed Insight Plus Providers.

Harvard Pilgrim introduced Point32Health Vision, a new group vision care product that offers full coverage for vision exams, lenses and frames.

Competiscan anticipates that additional group vision programs will come to market as employers continuously seek richer and more effective supplemental benefits to offer employees.

MeyeBroker

EyeMed introduced MeyeBroker as a one-stop shop for brokers in Q4. This new tool promotes capabilities such as insights into a user's EyeMed book of business, access to marketing and educational collateral, as well as the ability to easily connect with EyeMed for support.

Competiscan anticipates that additional carriers will try to create similar tools that simplify the sales and customer servicing process.



Producer Communications



Product Updates



Insurers announced new vision products and product expansions. Harvard Pilgrim Health Care introduced Point32Health Vision for groups offering full coverage for vision exams, lenses and frames, while Ameritas introduced Eye360 from EyeMed, a new group vision care product that focuses on wellness and value. Allstate and Manhattan Life expanded their DVH products to new states.

Harvard Pilgrim Health Care

Point32Health Vision joins our portfolio of health and well-being programs and services



2024-01-30-892

Ameritas

Introducing Eye360 from EyeMed



2024-01-24-1220

UnitedHealthcare

New enhanced Dental and Vision products now available



2024-01-26-1183

EyeMed

EyeMed is proud to be the exclusive managed vision care plan at Oakley.com through 2024



2023-11-06-4716

Allstate

Dental, Vision & Hearing (DVH) is now available in North Carolina



2024-01-26-955

Manhattan Life

Dental, Vision and Hearing \$5,000 Max now available in Indiana and South Carolina



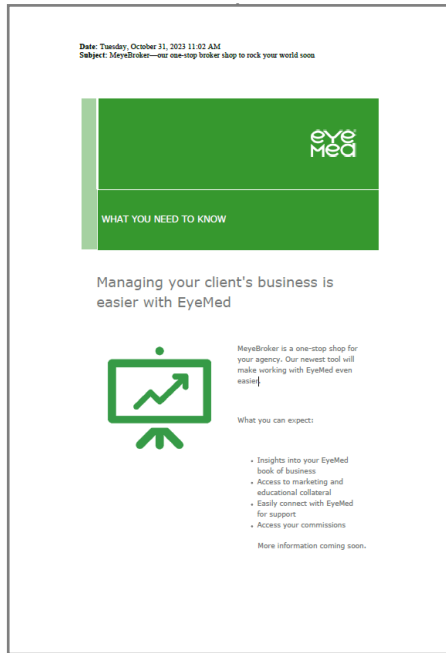
2024-01-29-968

Online Tools

Companies provided updated tools for both producers and members to enhance their online experiences during Q4. EyeMed announced a new tool named MeyeBroker which will provide insights into a producer's EyeMed book of business and access to marketing and educational collateral, while BlueCross BlueShield of Massachusetts introduced a new way for members to access their vision benefits on MyBlue.

EyeMed

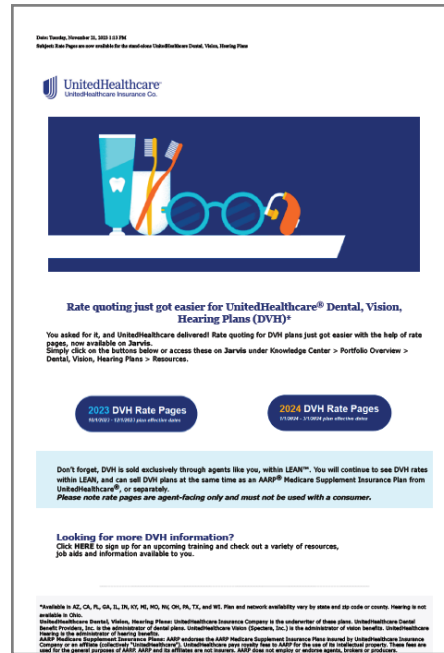
Managing your client's business is easier with EyeMed. MeyeBroker is a one-stop shop for your agency. Our newest tool will make working with EyeMed even



2023-10-31-1113

UnitedHealthcare

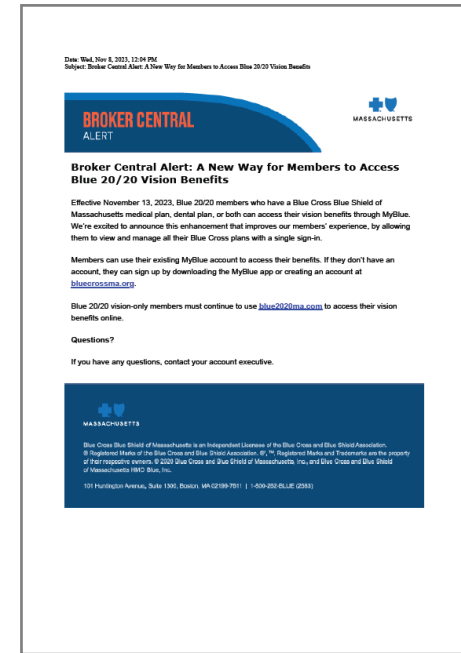
Rate quoting just got easier for UnitedHealthcare Dental, Vision, Hearing Plans (DVH)



2023-11-21-1167

BlueCross BlueShield of Massachusetts

Blue 20/20 members who have a Blue Cross Blue Shield of Massachusetts medical plan, dental plan, or both can access their vision benefits through MyBlue



2023-11-08-1165

Bonuses/Incentives

Insurers offered incentives during Q4 to help spur vision sales before the new year. VSP offered a \$100 gift card for individual sales through the end of 2023 while Delta Dental of Washington offered a \$10 gift card for vision plans added to dental renewals.

VSP

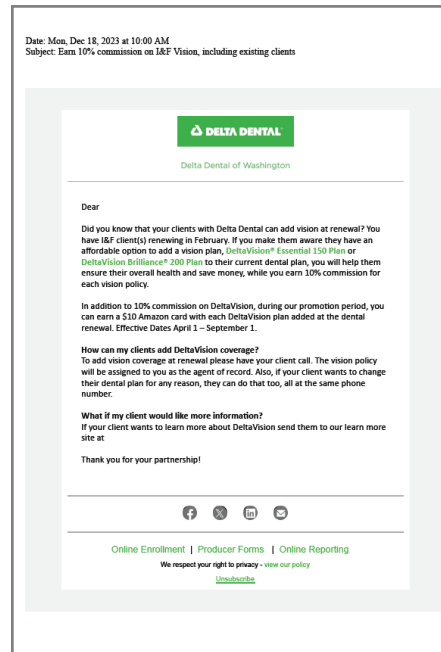
From September 1st through the end of the year, you'll earn a \$100 Tango gift card for every five new VSP Individual Vision Plan enrollments



2023-12-14-1155

Delta Dental of Washington

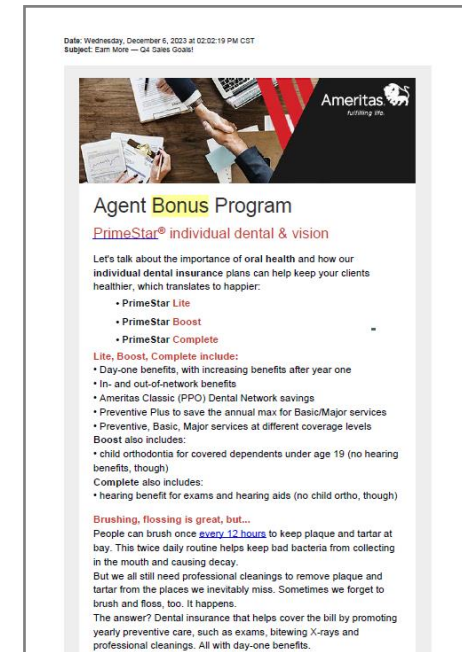
During our promotion period, you can earn a \$10 Amazon card with each DeltaVision plan added at the dental renewal



2023-12-18-671

Ameritas

PrimeStar individual dental and vision Agent Bonus Program



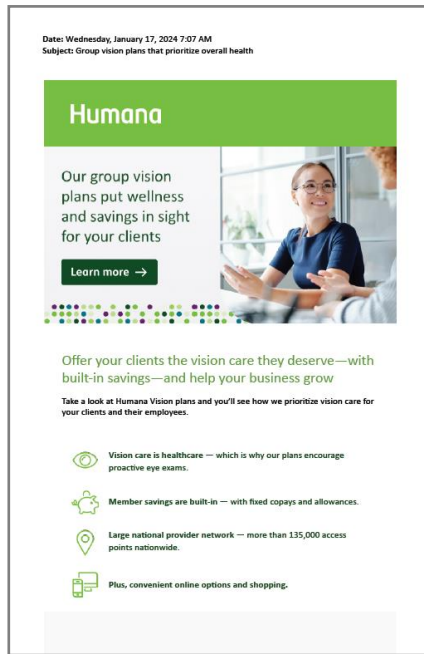
2023-12-06-1035

Vision Marketing

Insurers marketed their vision products to producers. Humana promoted their group vision plans as plans that prioritize overall health by putting wellness and savings in sight for clients, while VSP reminded producers it was American Diabetes Month in November, and a great time to remind their clients' employees of the importance of regular eye exams.

Humana

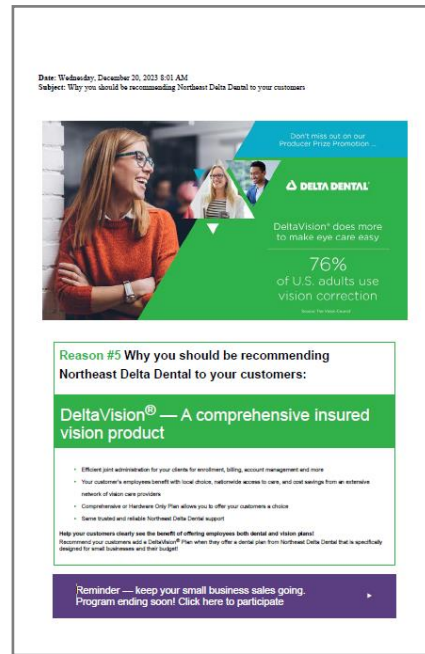
Offer your clients the vision care they deserve — with built-in savings — and help your business grow



2024-01-17-1207

Northeast Delta Dental

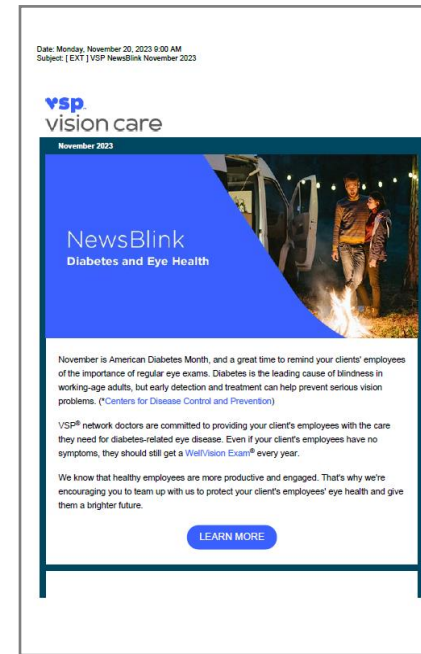
DeltaVision — A comprehensive insured vision product



2023-12-20-377

VSP

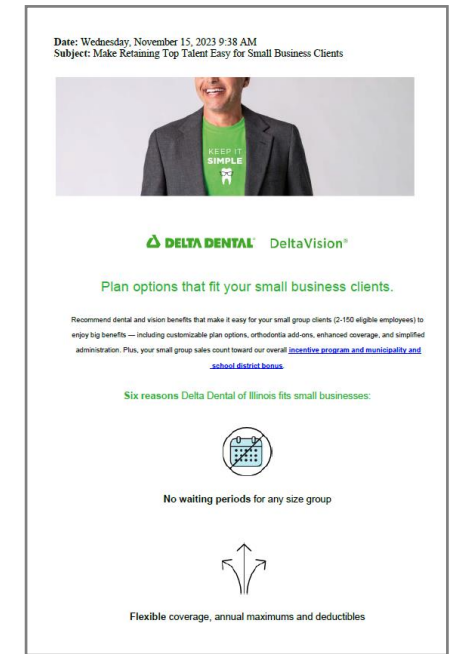
VSP network doctors are committed to providing your client's employees with the care they need



2023-11-20-714

Delta Dental of Illinois

Plan options that fit your small business clients



2023-11-15-1023



Consumer Communications

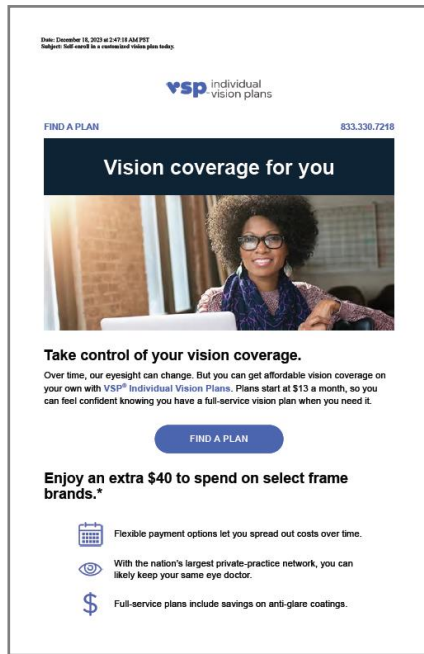


Vision Marketing

Insurers advertised their vision products during Q4. Notably, VSP used email and direct mail to target new and former customers while promoting plans for as low as \$13/month.

VSP

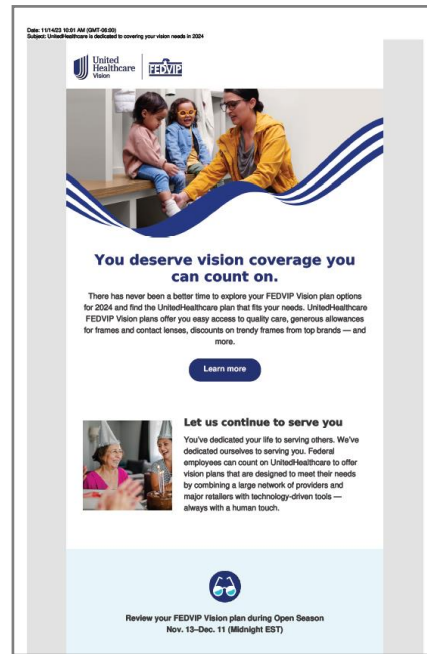
You can get affordable vision coverage on your own with VSP Individual Vision Plans. Plans start at \$13 a month



2023-12-18-688

UnitedHealthcare

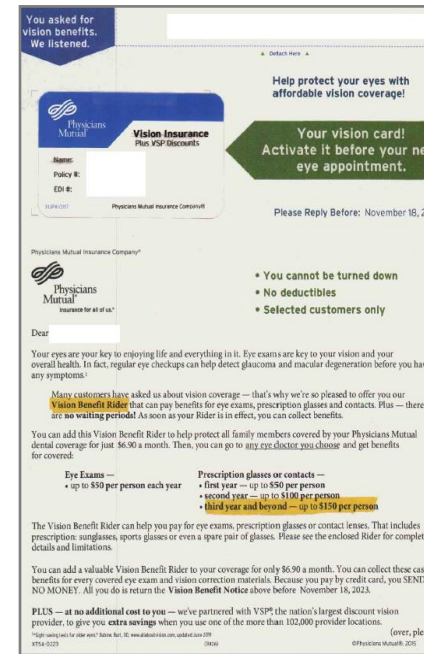
UnitedHealthcare is dedicated to covering your vision needs in 2024



2023-11-14-2719

Physicians Mutual

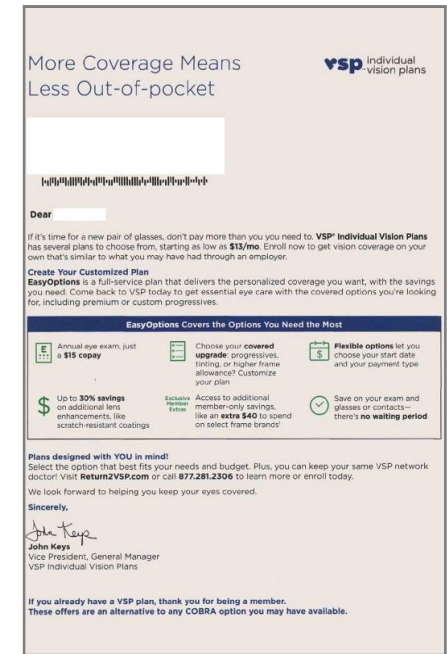
Your eyes are your key to enjoying life and everything in it. Vision Benefits for just pennies a day



2023-10-04-4499

VSP

Come back to VSP today to get essential eye care with the covered options you're looking for



2023-10-10-5348

Affinity Marketing

Companies partnered with affinity organizations to increase vision insurance sales. VSP partnered with a union organization and an advocacy organization, while MetLife partnered with alumni groups.

VSP/Union Plus

With VSP Individual Vision Plans, Union members and their families can save an average of \$300+ on eye care and wear

Date: 11/29/23 9:11 AM (GMT-05:00)
Subject: Here's that discount you've been LOOKING for

vsp individual vision plans + UNION PLUS

Vision

Looking to save money this holiday season?

With all the holiday spending, wouldn't it be nice to SAVE on vision expenses for you and your family? With VSP® Individual Vision Plans, Union members and their families can save an average of \$300+ on eye care and wear.¹ PLUS, you can save an extra \$40 to spend on featured frames and up to 30% on lens enhancements.²

Get vision savings today

¹Savings based on national averages on an annual eye exam and most commonly purchased frame brands. This number represents typical savings for VSP members when they use a VSP-network doctor.

²Available only to VSP members with applicable plans. Offers are only available through VSP network doctors and in-network locations. Promotions are subject to change and/or cancellation by VSP.

VSP is a registered trademark, and VSP Individual Vision Plans is a trademark of Vision Service Plan.

Benefits that fit your life

2023-11-29-2121

MetLife/Alumni Association

Nebraska graduates now have access to savings, plan choices and convenience through one of the largest vision benefits providers in the country, MetLife

Date: Wednesday, January 24, 2024, 6:02 AM
Subject: Insurance Benefits Nebraska Graduates Can Smile About!

The Alumni Insurance Program

NEBRASKA ALUMNI

Dental and Vision Insurance You Can Smile About from MetLife
Don't Miss This Enrollment Opportunity!

Find Your Rate and Apply

Nebraska graduates now have access to savings¹, plan choices and convenience through one of the largest dental & vision benefits providers in the country, MetLife. Plan highlights include:

- Three Dental and two Vision plan choices² at competitive group rates designed to suit your needs and budget, including a Dental plan with orthodontia coverage³
- Nationwide network of dentists, ophthalmologists, optometrists, and opticians that gives you the freedom to choose your own provider⁴
- Access to MetLife's mobile app that allows you to log in, review claim status, and manage your account⁵
- No ID cards are required, meaning you don't need to worry about where you put a card or who had it last
- Dental & Vision plans can be purchased together or as standalone products

Click Here to Find Your MetLife Dental and/or Vision Rate and Apply

Or call 1-800-922-1245 to speak with a representative.

MetLife | USI

2024-01-24-2957

VSP/AMAC

With a VSP Individual Vision Plan, you'll enjoy full-service coverage and personalized care, all at low out-of-pocket costs

Subject: AMAC Members Get the Best Value in Vision Care
Date: October 25, 2023 at 07:23 AM EDT

Amac

Benefits & Discounts

AMAC Members Get the Best Value in Vision Care

With a VSP® Individual Vision Plan, you'll enjoy full-service coverage and personalized care, all at low out-of-pocket costs. Here are just a few reasons to choose VSP:

- Personalized Care - Get an annual WellVision ExamSM, a comprehensive eye exam that aids in early detection of health conditions.
- Convenient Locations - Use your benefits however you like, with access to 38,000 VSP in-network doctors - the largest in the nation - as well as 700 Visionworks® retail locations. Members can also shop online at EyeconicSM, with virtual try-on and free shipping and returns.
- Low Out-of-Pocket Costs - Plans start as low as \$18 a month, which can save you hundreds on your eye exam and glasses every year.
- Styles You'll Love - Choose from hundreds of stylish frames and get savings on lens enhancements. Plus, VSP members can get an extra \$40 to spend on featured frame brands.¹

Find Your Vision Plan Today!

Member ID:
Member Login | Member Email Preferences | AMAC Homepage

¹Available only to VSP members with applicable plans. Offers are only available through VSP network doctors and in-network locations. Promotions are subject to change and/or cancellation by VSP.

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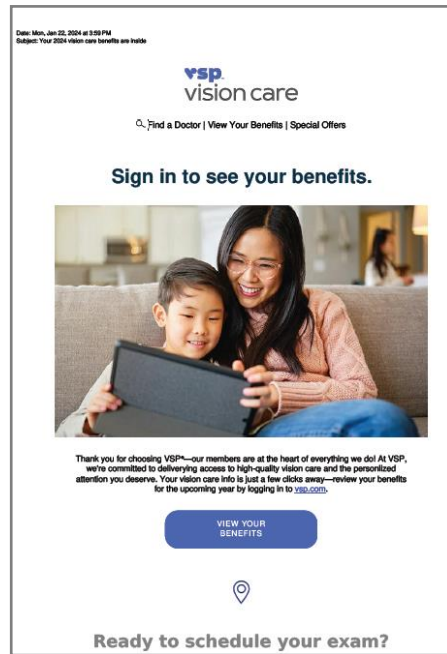
2023-10-25-2113

Loyalty Outreach

Loyalty outreach communications sent out by vision insurers are featured below. VSP prompted members to review their benefits for the upcoming year as well as instructions on how to schedule an exam, while EyeMed sent members a promotional discount on LASIK procedures.

VSP

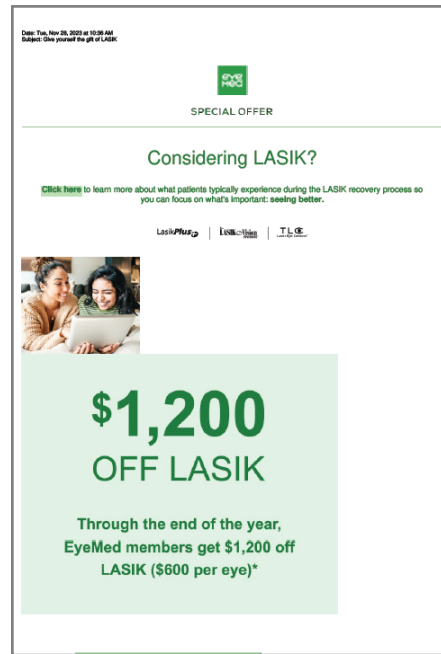
Your vision care info is just a few clicks away — review your benefits for the upcoming year by logging in to vsp.com



2024-01-22-2799

EyeMed

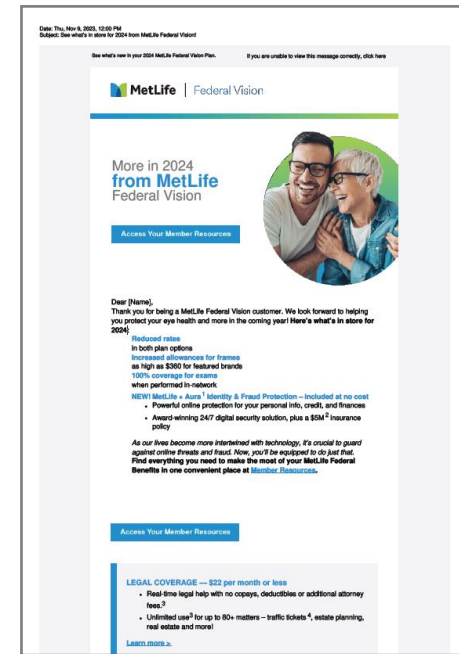
Through the end of the year, EyeMed members get \$1,200 off LASIK (\$600 per eye). Schedule a free consultation to get started



2023-11-28-2692

MetLife

We look forward to helping you protect your eye health and more in the coming year! Here's what's in store for 2024



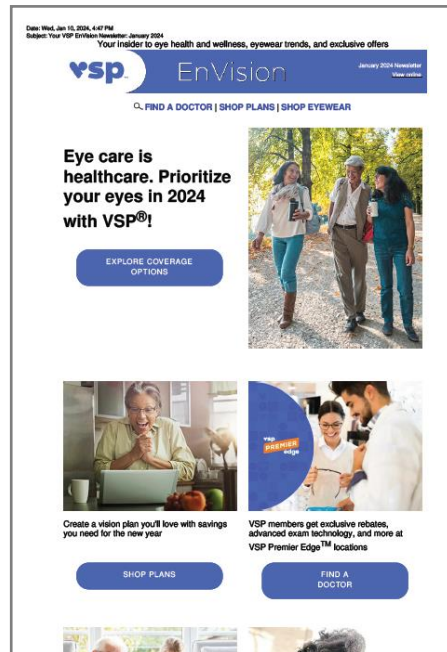
2023-11-09-4112

Member Newsletters

Vision insurers distributed newsletters to educate members on vision health. VSP discussed ways to help members protect their vision from winter-related eye concerns, while EyeMed distributed a 2023 holiday gift guide centered around eye care.

VSP

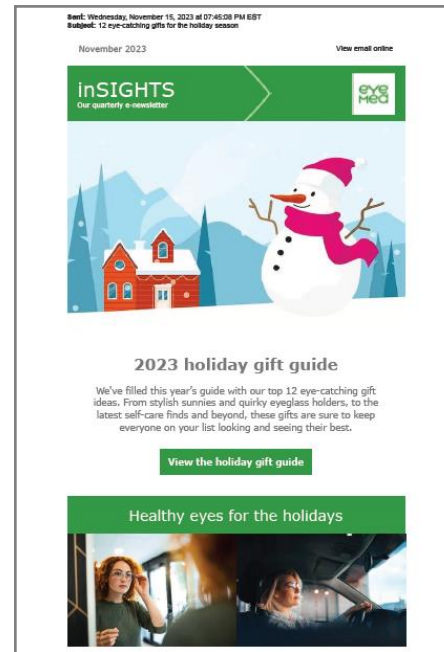
Your VSP EnVision Newsletter: January 2024
Eye care is healthcare. Prioritize your eyes in 2024 with VSP



2024-01-10-3929

EyeMed

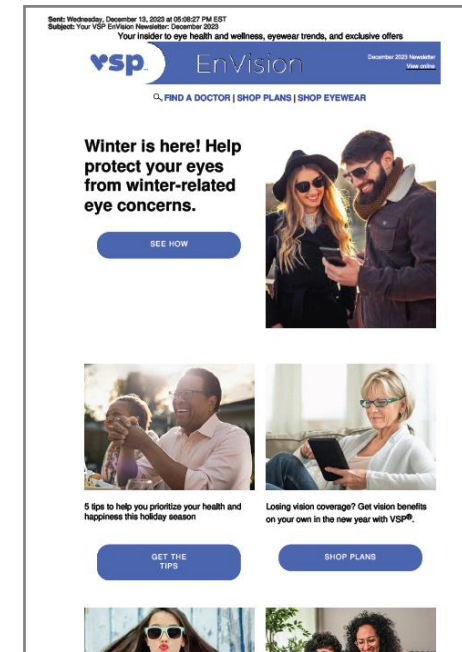
November 2023 inSIGHTS
'Tis the season to treat yourself to new eyewear. There are many factors to consider when choosing eyewear



2023-11-15-2759

VSP

Your VSP EnVision Newsletter: December 2023
Winter is here! Help protect your eyes from winter-related eye concerns



2023-12-13-2014

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Insights

Competiscan Research & Insights

- 📞 312.488.1810
- ✉️ research@competiscan.com
- 🌐 www.competiscan.com

February 2024



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