

BECOME A BROKER PARTNER

OPTICARE VISION SERVICES, INC.



OpticareVision™

A RESOURCE FOR BROKERS, AGENTS AND GENERAL AGENTS

BROKER PARTNERS KNOW THE VALUE

The value of vision is significant.

The need for vision correction is so prevalent, it can actually be easy to overlook. In fact, nearly 183 million U.S. adults use some form of vision correction.

Meeting this growing need can drive better results for your business. But the value of vision goes way beyond eyewear – it helps employees live healthier lives and take better care of their families. Vision benefits encourage employees to schedule routine eye exams, which means your workforce can take charge of its eye health and its overall wellness. As with most medical conditions, vision issues become more severe and more costly the later they're detected and treated. A competitive vision benefit is also a valuable tool for employers to recruit and retain talent (while vision insurance is extremely popular among employees, only 35% of employers offer it). There is a significant need for employers to offer flexible, comprehensive vision-care packages to their workforces. Vision loss may increase by as much as 135% over the next few decades. The demand is only growing, and the demand for choices is growing, too. Here we show you why vision benefits are so important to employees and

your business, and how many ways they can create value. You might be surprised by what you see.

It's Bigger Than You Think.

The next time you're in a meeting, look around the room. How many of your colleagues wear glasses or contacts? The need for vision correction is so prevalent, it can actually be easy to overlook. In fact, nearly 183 million U.S. adults use some form of vision correction – that's more than three-fourths of Americans aged 18 or older. Not only that, but of U.S. adults who don't use vision correction, 21.3% – 12.8 million people – say they need vision help but haven't done anything about it. When you consider your workforce, it's safe to assume the majority of employees are in need of vision correction, whether for themselves or for a family member.



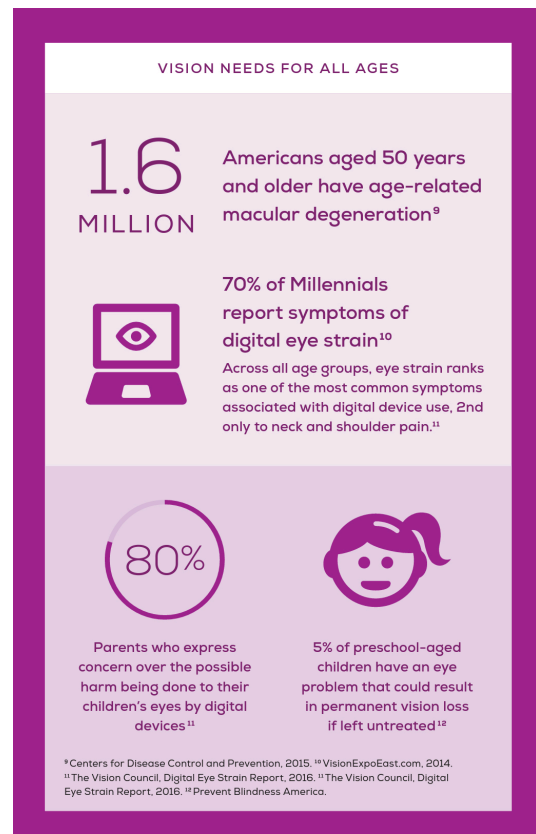
BROKER PARTNERS CAN PREDICT DEMAND

Factor in the effects of aging, exposure to damaging blue light and the exponential increase in screen usage (90% of Americans use digital devices for 2 or more hours each day), and vision care benefits will become only more important to your employees in years to come. Vision benefits empower your employees not only to see better, but to live healthier lives and take better care of their families. In turn, your employees are more productive, making for a more satisfied and engaged staff that drives better results for your business.

INCREASING DEMAND FOR VISION CARE.

A future of flying cars, robot housekeepers and jetpacks may await. But as exciting as that sounds, there are also some very serious projections to consider. According to Prevent Blindness America, by 2050, vision loss will increase by 135%, to more than 10 million people. Cataracts, diabetic retinopathy, glaucoma and advanced age-related macular degeneration are forecast to grow by 77% to affect almost 70 million adults. This widespread increase in vision issues also means an increase in total real costs, by 157% from \$145 billion in 2014 to \$373 billion in 2050. There's already a marked surge in the use of vision correction. From 2013-14, there was a net increase of more than 1 million vision-correction patients, particularly among women and Baby Boomers. These numbers underscore the need for employers to offer flexible, comprehensive vision-care packages to their workforces. The demand is only growing. And the fact is that when employees benefit, so do employers. Think for a moment about the converse of that statement:

when employees suffer, so do employers. Almost 80% of employees say they deal with a visual disturbance that bothers their eyes every day at work. In fact, 53% of employees report taking at least 1 break per day to rest their eyes. Almost a third of workers take 3 or more breaks, and 13% report needing more than 5 breaks in a workday. What does all that mean? If an employee takes even



a 1-minute eye-rest break twice a day, it can add up to a full day of lost time over the course of a year.

DATA SOURCES: VisionExpoEast.com, 2014. The Vision Council, Digital Eye Strain Report, 2016. The Vision Council, Digital Eye Strain Report, 2016. Prevent Blindness America, "The Future of Vision," 2014. VisionExpoEast.com, 2014. HR.BLR.com, 2015.

BROKER PARTNERS EVALUATE OPTIONS

Not All Vision Plans Are Equal. *Benefits and Premiums seem the same, but there's actually a wider difference than you may realize.* To find the best possible benefits for your employees, you may need to see vision from a new perspective. It's easy to assume that the rules for comparing health and dental plans apply to vision benefits too. Premiums, spreadsheets and formularies have served you well in the past. But that's not how you'll get the best from your vision benefits. To do that, you need to look deeper. If you're having trouble comparing vision programs, this whitepaper can help. With one of the country's leading broker agencies, we've identified the key areas of comparison that matter the most – the details and distinctions that most people miss.



Even when premiums are equal, you can gain more value and more member satisfaction when you know how to evaluate these three things. Network, Benefits, and Extras such as Wellness, Refractive Surgery and Mobility. To find the best possible vision benefits, don't follow the old health and dental playbook. Just look at vision from a new angle and look for these value enhancers.

EVALUATING NETWORKS


- Network with at least 95% in-network utilization to gauge its size and strength
- True in-network providers who administer in-network benefits, verified by a GeoAccess report
- Strong mix of both independent providers and retail providers
- Online, in-network solutions, where employees can use their benefits online and the site can apply the member's benefits to the cost.

EVALUATING BENEFITS

- How member out-of-pocket costs are controlled without unnecessary restrictions like frame towers or contact lens formularies
 - Freedom of choice that lets employees or family members buy what they want, where they want and when they want – including nearly frame, any lens, or any contact lens
- Provider choice that allows them to select from dozens of labs to meet their expectations for quality and speed
- Additional discounts that help employees save more on extra pairs or add-ons that meet their personal preferences

EVALUATING EXTRAS

- As high as 20% of the employee vision correction population is interested in LASIK and nearly 80% are candidates. Does the program have an established LASIK practice and rich discounts. LASIK should not be an afterthought.
- Do they have a local support team for benefit fairs and health expos?
- Is telehealth or mobile eye care offerings available? This is the future of care.



**OPTICARE MEMBERS
SAVE 72% MORE ON
EYEGLASSES THAN
NON-MEMBERS**

PARTNER BROKERS KNOW DATA SECURITY

DATA SECURITY

END-TO-END ENCRYPTION, DISASTER RECOVERY and EDI

Whether data is being stored or actively communicated, our system is designed so only appropriate and authorized users can access it. This means no third-party can eavesdrop, decipher or tamper with the data.

TWO-FACTOR AUTHENTICATION This security enhancement requires 2 types of credentials for logging into accounts. When associates remotely connect to our network, or when members, clients or in-network providers log in to our websites, they need both a unique user ID and PIN/Password that can only be issued by our office.

**REST
ASSURED,
YOUR DATA IS
SECURED**

SECURE CODING PRACTICES: We spot and fix security issues before code goes live through the use of a secure code analyzer. Using the widely accepted development standards of Open Web Application Security Project, our development partners are well-trained in secure coding practices. SAS70 secure claims processing and workspaces also insure that any third party partners operate with member data in a safe environment. We have tools, training and tracking in place to meet

rigorous security standards. Also, Opticare contracts with Executech, one of the country's best network management and IT support organizations. They manage all on-site hardware as well as communications with our co-location databank partner for backups, redundancy, mirrored servers and disaster recovery services. We conduct annual assessments of critical vendors through systemic tracking and regular site visits. We review security controls and compliance practices to make sure they satisfy our exacting criteria. Over 1/3 of Americans have been the victim of a healthcare data breach. Around the world, 7 million records are lost or stolen every day. An average breach costs companies nearly \$4 million.

Data: Washington Post, March 2015. Data Privacy and New Regulations Take Center Stage"; 2018 Breach Level Index Report by Gemalto; accessed October 2018. 2018 Cost of a Data Breach





RFPs, ON-LINE QUOTES, IN-PERSON PRESENTATIONS AND REPORTING TOOLS:

Opticare's sales team can present your quote in any manner imaginable. We also have sample RFP's that is specifically designed for groups that are shopping vision. Please consult with your sales rep for access to this tool.

Our Policy

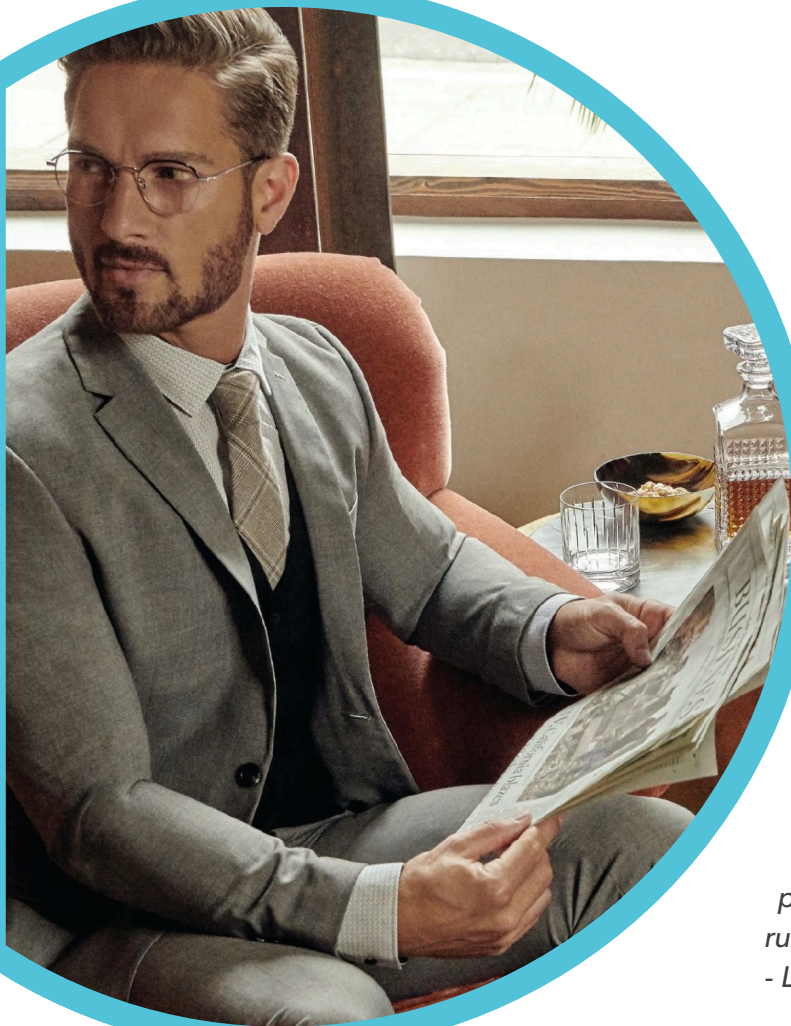
We will return a quote to you in less than 24 hours and in a professional, electronic and hard copy manner that is head and shoulders above the competition. We will create a unique web-link to your proposal that is sharable to anyone in the organization that needs to view it. This proposal may include videos, brochures, plan designs, rates and much more to give you a comprehensive and professional presentation. This tool is available to partner brokers to use in front of clients, employers or other brokers in your agency.

REPORTS AND DATA

Upon request we can provide patient satisfaction data in either aggregate, summary or client specific presentations. We also have tools for network geo-access reporting and many other tools to help you make Opticare your selection.

Schedule a Meeting with Your Opticare Rep, Have a Tour of our 15,000 Square Foot Corp Office and Lens Manufacturing Plant or Observe a Live LASIK Surgery
Call 801-869-2020 or visit www.opticarevisionservices.com for more information.

YOUR OPTICARE TEAM



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*Since its inception Opticare has been a
professional partner, a valued vendor and a well-
run insurance company for our membership.
- Linn Baker, CEO Public Employees Health Plan*



