



STATE OF VISION HEALTH 2023

Conducted by:  The Harris Poll



INTRODUCTION

XP Health commissioned The Harris Poll to conduct a survey to explore key experiences, challenges, and desires for vision care among U.S. adults. The online survey of 1,009 full-time employed adults in the U.S., aged 25+, who are eligible to receive vision benefits from their employer was conducted between February 3-13, 2023. The findings center around the need for a better consumer experience with clearer information, more transparent cost structures, and broader access to coverage.

The survey revealed that the majority of employed adults are genuinely concerned about their vision deteriorating and appear to view their vision health as important to a similar extent as physical and dental health, especially due to the uptick in remote work and added screen time. The shift in vision demands and level of importance highlights the need for an innovative approach that better supports employees' vision goals and needs while also reducing costs of

providing benefits to employers in tough economic times.

Employees also raise pervasive concerns over cost, the biggest barrier to taking care of vision, both for those with and without benefits. Most recognize the value of having vision benefits to offset these costs, however overall satisfaction with benefits is mixed – with themes of high cost, lack of transparency, and consumers wanting more convenience, options, and coverage coming up time and again, especially among younger and remote workers.

To increase usage of vision benefits and encourage more proactive behaviors towards vision care, it is clear that employees are interested in improvements to their consumer experience with vision benefits and vision care. Particularly, employees appear interested in solutions that promote cost reduction and increase coverage transparency.

SUBGROUP KEY

This report includes some key findings among key groups of respondents.

People of color: analysis among those who identify as Black, Hispanic, Asian, American Indian, or another race compared to those who are White

- People of Color n=303
- White n=706

Age: analysis across generations

- Younger Adults Ages 25-44 n=461
- Older Adults Ages 45+ n=548

Remote Workers: analysis comparing those who work remotely full-time or hybrid to those working in-person

- Remote Workers n=397
- In-Person n=612

Income: analysis across household incomes

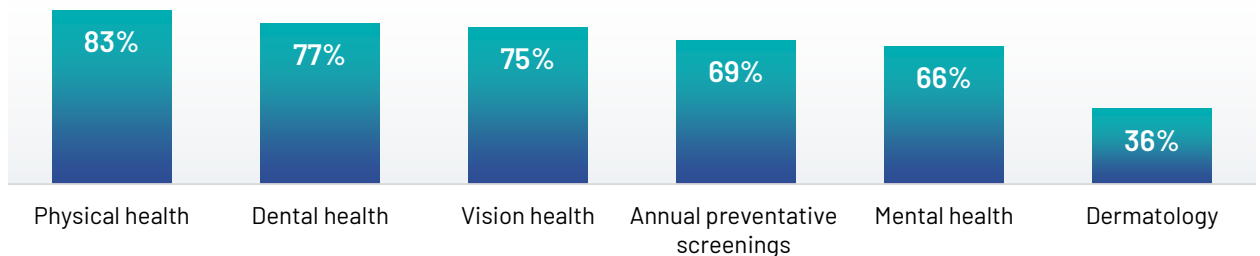
- Lower household income (less than \$75K) n=347
- Higher household income (\$75K+) n=662

SECTION 1: Vision Health Matters to Employed Adults, On Par with Physical Health and Remote Work Trending Up Has Exacerbated Problems For American Eyes

Across America, the vast majority of employed adults* recognize the clear need to take care of their vision. They see vision health as a very important aspect of their personal health just below physical health and on par with maintaining good dental health and see it as a greater priority than both mental health and dermatological health.

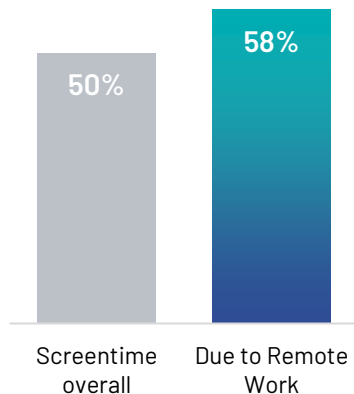
Importance of Aspects of Personal Health

Very Important

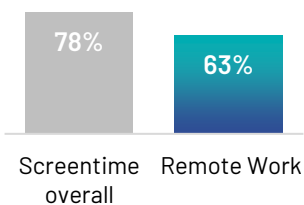


For half of employed adults (50%) screentime has increased over the past three years—especially related to remote work

For half of employed adults, screentime has increased over the past three years—especially related to remote work:



And this may be negatively impacting their vision:

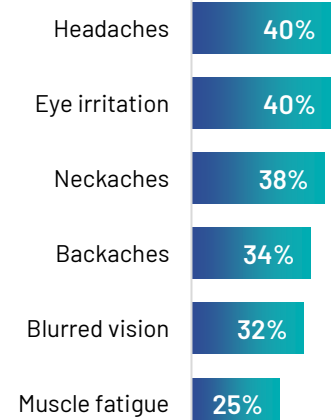


Remote Work-Related Vision Concerns

41%



Further, many are experiencing:

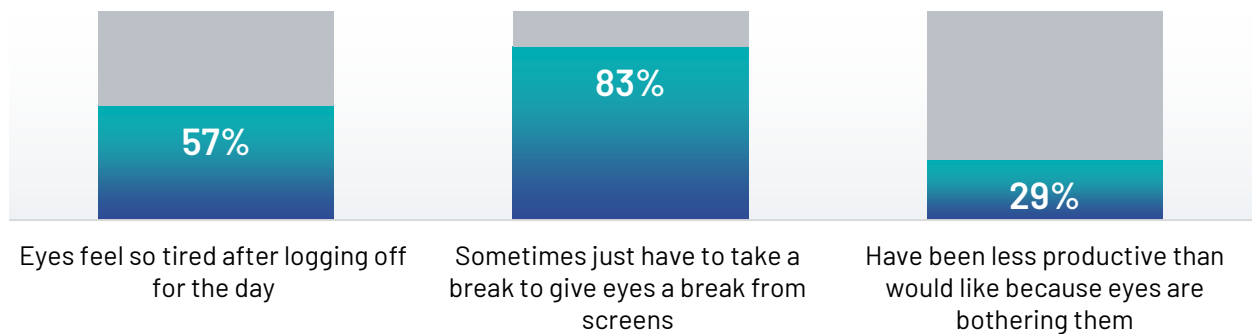


*In this research, employed adults aged 25+ refers to full-time employed adults who are eligible for vision benefits from their employer.

More than half of remote workers (57%) say their eyes feel tired after logging off for the day. And more than 4 in 5 (83%) say they sometimes just have to take a break during the day to give their eyes a break from screens, more than their in-person counterparts (64%). Nearly 3 in 10 remote workers (29%) say they have been less productive than they would like because their eyes are bothering them while working.

Impacts of Vision on Remote Worker's Workday

Strongly/Somewhat Agree



Especially among People of Color:

- Their eyes feel tired after logging off for the day (68% vs. 50% White)
- Sometimes just have to take a break during the day to give their eyes a break from screens (77% vs. 69%)
- They have been less productive than they would like because their eyes are bothering them while working (36% vs. 28%)

In general, they appear to recognize that remote work demands greater importance of taking care of their vision (72%), but despite this, less than half (48%) are more likely to seek necessary vision care since working remotely, with many saying remote work has had no impact on their vision care plans (44%).

Thinking specifically about vision benefit coverage for glasses, remote workers are more likely to call for coverage for protective lens coating (including anti-reflective and anti-glare) (56%) and prescription blue-light glasses (33%), compared to their counterparts who work in-person.

Moreover, while a slight majority of employees sense their employer really cares about their vision needs (62%), most remote workers don't feel their employer has provided support related to employees' vision care since working remotely (55%) and wish their employer would do more to support remote workers' vision needs specifically (52%).

SECTION 2: Perceived Value of Vision Benefits Is High, but Use and Satisfaction Have Room for Further Improvement

In order to properly care for their vision, nearly all employees (94%) underscore the value of having vision benefits, including 60% who describe it as very valuable. Further, about 4 in 5 employed adults (82%) place vision benefits equal in importance to general medical insurance. Almost all have vision benefit coverage of some kind (96%). This coverage is undeniably a key driver when choosing where to go for eye exams and eyewear (85%, among those with benefits).

While there is a perceived importance of vision benefits, benefit satisfaction may have room for improvement as only about 4 in 10 (42%) are very satisfied with their current benefits (88% cite any level of satisfaction). Fewer than half of those with benefits (48%) use their benefits one hundred percent of the time to cover any part of the costs of exams and prescription glasses/contact needs.



While the majority continues to prefer traditional in-person appointments for eye care, there appears to be minority interest in a virtual approach for making eye exam appointments (37%), renewing eye prescriptions (30%), and ordering glasses or contacts (28%).

About half of glasses/contact wearers (53%) say they would be likely to rely on virtual care to renew a prescription.



Virtual care options may provide an opportunity to increase the portion of employed adults who use their benefits, with half suggesting that virtual care would influence their likelihood to select and use vision benefits (50% and 49% respectively).

Remote workers, people of color, and younger employees may have the largest appetite for virtual care options in the vision health space. These groups are more likely to agree...

	Remote Workers (vs. in-person)	People of Color (vs. White)	Younger Adults (vs. 44+)
Would be likely to use a virtual care option to renew an eye prescription among RX glasses/contacts users	66% vs. 44%	62% vs. 47%	66% vs. 43%
The more things related to their health they can address virtual care better	64% vs. 47%	62% vs. 48%	67% vs. 43%
Virtual care options would increase their likelihood to select vision benefits	59% vs. 43%	58% vs. 44%	63% vs. 38%
Virtual care options would increase their likelihood use vision benefits	58% vs. 43%	59% vs. 44%	62% vs. 39%

SECTION 3: Cost Is Top Barrier To Proper Eye Care; Sticker Shock Is Real Concern

Vision care is an important part of most employees' health care budget (86%), and in general, they are not likely to sacrifice due to economic uncertainty (68%). However, whether employees have benefits or not, out-of-pocket costs are the most common factor in preventing them from taking care of their vision (30%), followed by other cost-related concerns like the need to prioritize other health costs (17%) and the cost of premiums (16%).

Those with lower household incomes (<\$75K) are more likely to say that current economic uncertainty makes them less likely to seek vision care (44% vs. 27%).

Among the majority of employees who have vision benefits (96%), there appears to be an appreciation that benefits are fairly inexpensive, making the choice to opt-in clear (69%). But even for this cohort, cost remains a concern. A majority say, despite all the money spent on premiums, that they feel like they end up paying a lot out of pocket for their vision care needs (55%). Concerningly, 3 in 10 (30%) find it easier to pay out-of-pocket than to go through their benefits.

People of Color are more likely than their white counterparts to agree (63% vs. 51%).

Those who have had an eye exam spend on average about **\$52** per exam and glasses wearers spend about **\$200** per pair of glasses out-of-pocket.

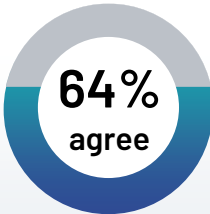
For those who wear glasses, nearly all feel it's essential to invest in a high-quality pair of glasses (92%) and are willing to spend more for certain features like scratch resistance coating (85%), UV protection (82%) and anti-reflective coating (82%).

But yet again, cost appears to cause a real sense of unease among glasses wearers...

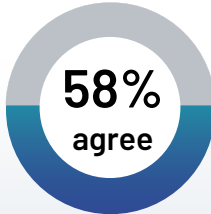
"I wish glasses lenses just came with the necessary lens features needed."



"I often leave my eye appointments with sticker shock with how much my glasses cost."



"I feel like I am overpaying for the quality of glasses I have."

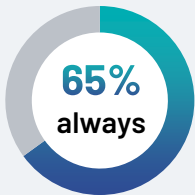


SECTION 4: There Is Some Confusion Surrounding Benefits - and Direct Request for More Information from Employers

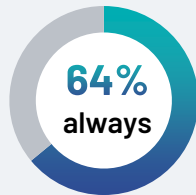
It appears that clear and accessible information from employers about what the benefits exist (and how/when to access benefits) might help encourage enrollment and usage. Around two in five of those with vision benefits (43%) admit they have some difficulty understanding what is and is not covered by their benefits. And thinking about what could drive enrollment in vision benefits, more than a third (36%) point to clearer information on coverage.

More and more clear information around vision benefits could increase usage, among those who do not *always* use their benefits for...

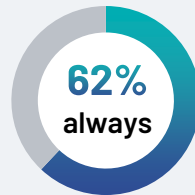
for eye exams



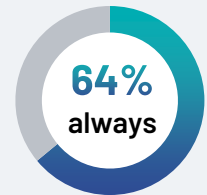
for prescription glasses lenses



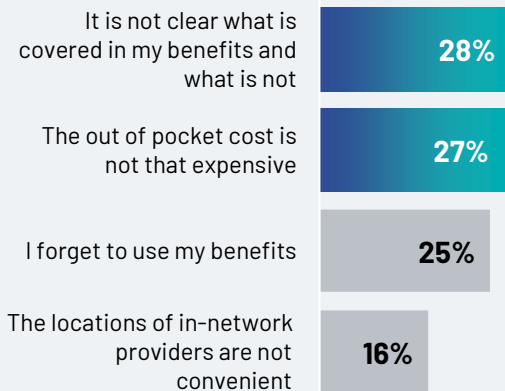
for prescription glasses frames



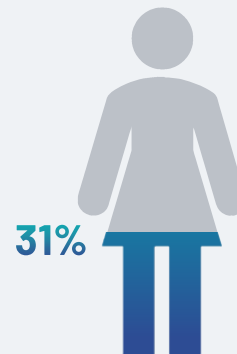
for prescription contacts



Reasons for not always using vision benefits among those who have benefits...



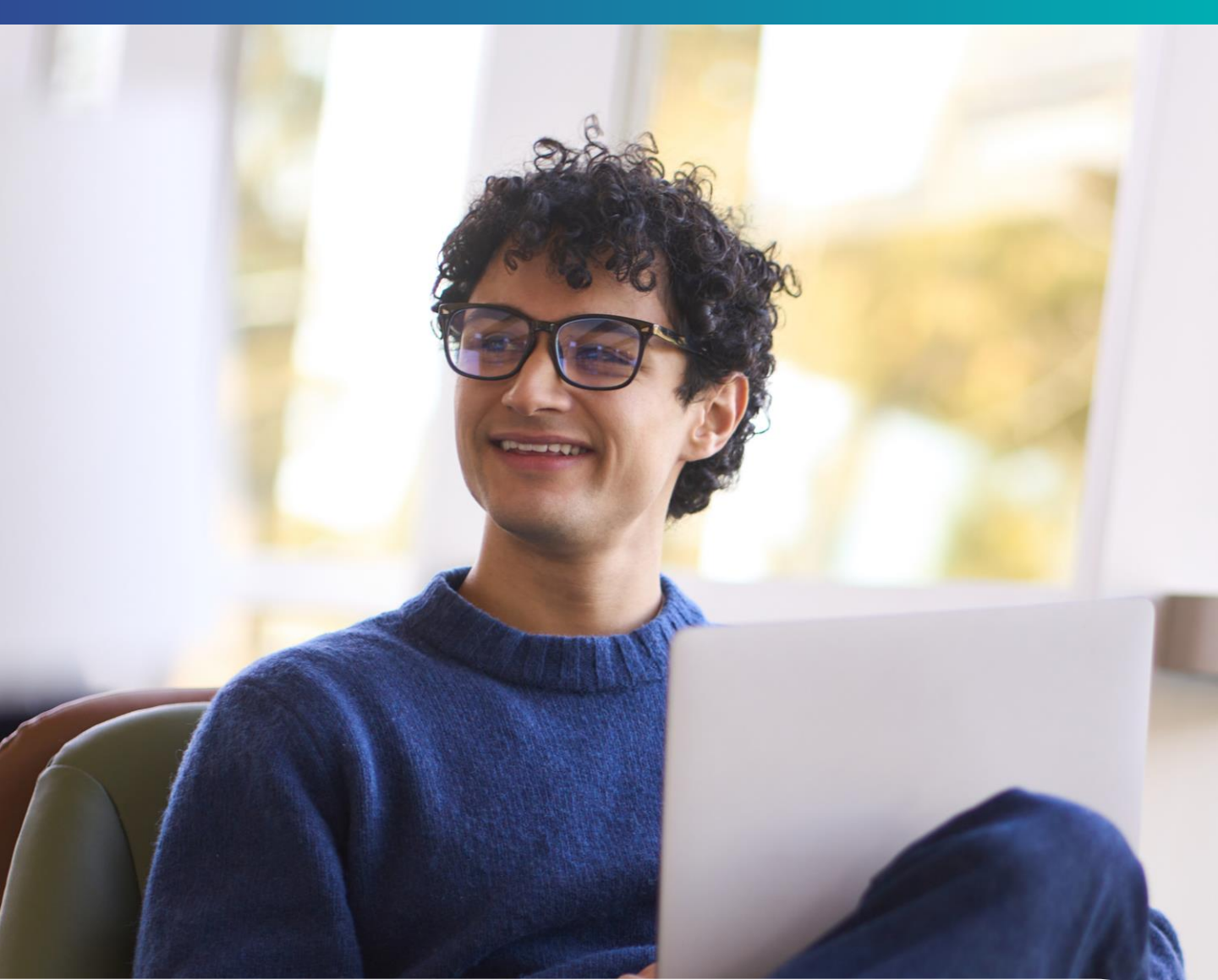
Around one-third (31%) of employed adults have missed out on vision benefits because in the past because it was not clear whether their employer offered them.



Some groups are more likely to have missed out on vision benefits in the past due to lack of clarity...

- with lower household incomes (38% vs. 28% \$75K+)
- and People of Color (39% vs. 26% White)

Not surprisingly, therefore, the majority of employees (59%) wish their employer offered more helpful information on vision coverage.



YOUNG ADULT'S VISION HEALTH OUTLOOK

Overall, younger employees (ages 25-44) are less likely to prioritize vision care or describe their approach as preventative, compared to their older counterparts. This group is also more likely to under utilize their benefits for key aspects of care, commonly driven by forgetting to use benefits or not know what is covered.

Further, expanded virtual care options could be the key to unlocking preventative vision care for younger generations. Those

25-44 are most likely of all age groups to say they are more likely to use vision benefits if they could access virtual care options, like prescription renewals, virtually. This could benefit both employers and employees as those 25-44 are more likely to say it is too difficult to get away from work for an eye exam but also say they have been less productive due to their eyes hurting at work.

SURVEY METHOD STATEMENT

The research was conducted online in the United States by The Harris Poll on behalf of XP Health among 1,009 U.S. full time employed adults, aged 25+, who are eligible to receive vision benefits from their employer. The survey was conducted between February 3-13, 2023.

Data are weighted where necessary by age by sex, race/ethnicity, education, marital status, household size, household income, region and propensity to be online, to bring them in line with their actual proportions in the population.

Respondents for this survey were selected from among those who have agreed to participate in our surveys.

The sampling precision of Harris online polls is measured by using a Bayesian credible interval. For this study, the sample data is accurate to within + 4.1 percentage points using a 95% confidence level. This credible interval will be wider among subsets of the surveyed population of interest.

All sample surveys and polls, whether or not they use probability sampling, are subject to other multiple sources of error which are most often not possible to quantify or estimate, including, but not limited to coverage error, error associated with nonresponse, error associated with question wording and response options, and post-survey weighting and adjustments.

ABOUT XP HEALTH

XP Health democratizes access to high-quality, delightful experiences in vision care that double coverage and reduce costs. It is a digital-first vision platform focused on eye exams and eyewear that uses customer-centric design and technology to create a better member experience and improve access. XP Health was founded to combat the often confusing, expensive, and frustrating

experiences common with vision care and vision insurance. XP Health was named to Fast Company's 2021 list of "The World's Most Innovative Companies" and over the past year has expanded from 30 to 1,500+ customers, including DocuSign, Navistar, Chegg, Sequoia Consulting, and strategic partner Guardian Life Insurance. To learn more visit xphealth.co.

ABOUT THE HARRIS POLL

The Harris Poll is a global consulting and market research firm that strives to reveal the authentic values of modern society to inspire leaders to create a better tomorrow. It works with clients in three primary areas: building twenty-first-century corporate reputation, crafting brand strategy and performance tracking,

and earning organic media through public relations research. One of the longest-running surveys in the U.S., The Harris Poll has tracked public opinion, motivations and social sentiment since 1963, and is now part of Stagwell, the challenger holding company built to transform marketing.