

National Vision Care Survey

2025 Results



CANADIAN ASSOCIATION OF OPTOMETRISTS
ASSOCIATION CANADIENNE DES OPTOMÉTRISTES

October 7, 2025

Review

Survey Objectives

Participation

Insurer Responses

Advisor Responses

Plan Sponsor Responses

Summary



Survey Objectives

To Understand:

1. The importance of vision care in group benefits
2. What is included in a comprehensive examination
3. Level of satisfaction with vision care benefits
4. Reasonable and customary allowances
5. Changes in vision care benefits
6. Future changes
7. Understanding of the value of vision care and prevention



Participation and Summary of Responses



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Who participated?

Total n=60

Insurers who participated - 9

- Beneva
- Desjardins
- Empire Life
- Group Medical Services
- Manulife
- Medavie
- SunLife
- Wawanesa Life
- ClaimSecure

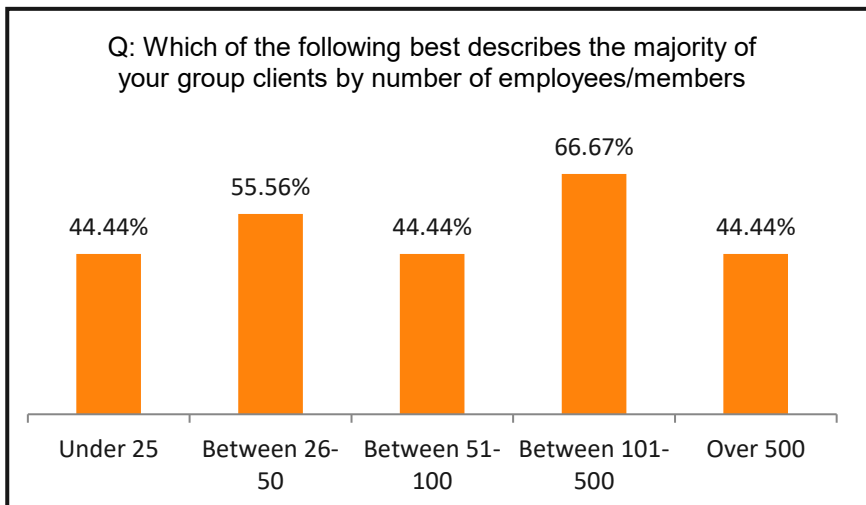
Plan advisors - 44

- Acera
- AGA
- benefitsConnect
- BenefitsEdge
- Buss Business Solutions
- Consulting House
- JDB
- NFP
- Oak House
- Selectpath
- Sterling Tramble
- Hub International
- Mosey & Mosey
- People Corporation
- WP Benefits

Plan sponsors - 7

- Arta
- Definity
- Siemens
- University of Waterloo
- Walker Industries
- NBNET
- I3 International

72% over 500 lives



Range of client size - 64% from 25-500 lives

Insurer Responses

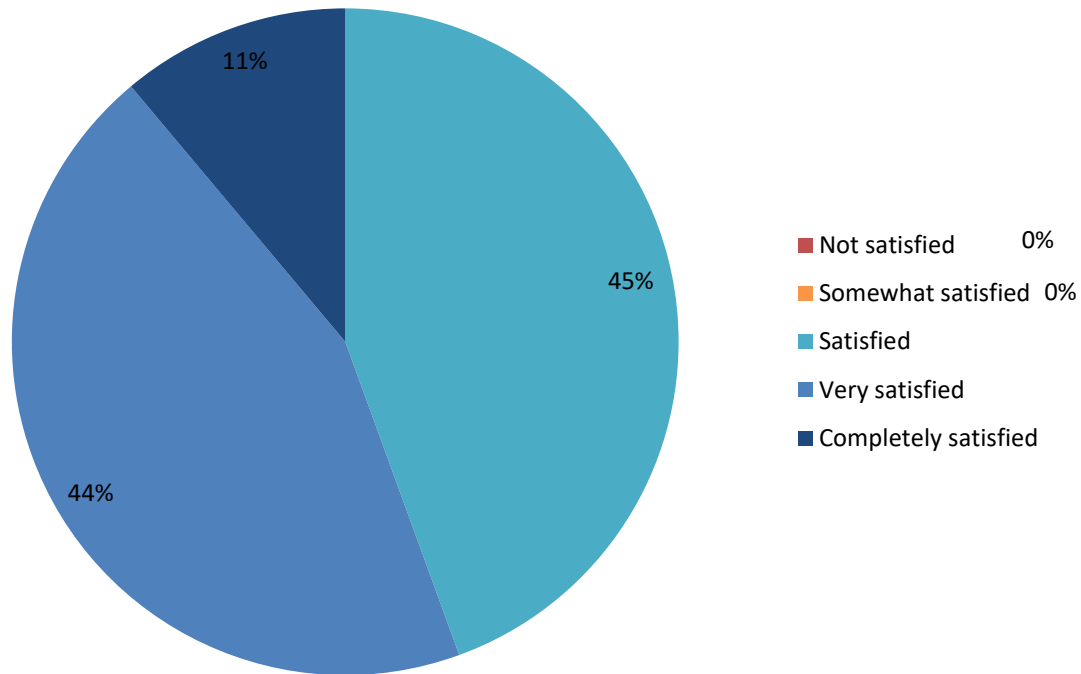
n=9



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Insurers are satisfied with plan options

Q: How satisfied is your organization with the vision care options available to your clients?



- All insurers are satisfied with their vision care options.
- In 2024 80% of insurers reported being satisfied with the vision care options available to clients.

What they said:

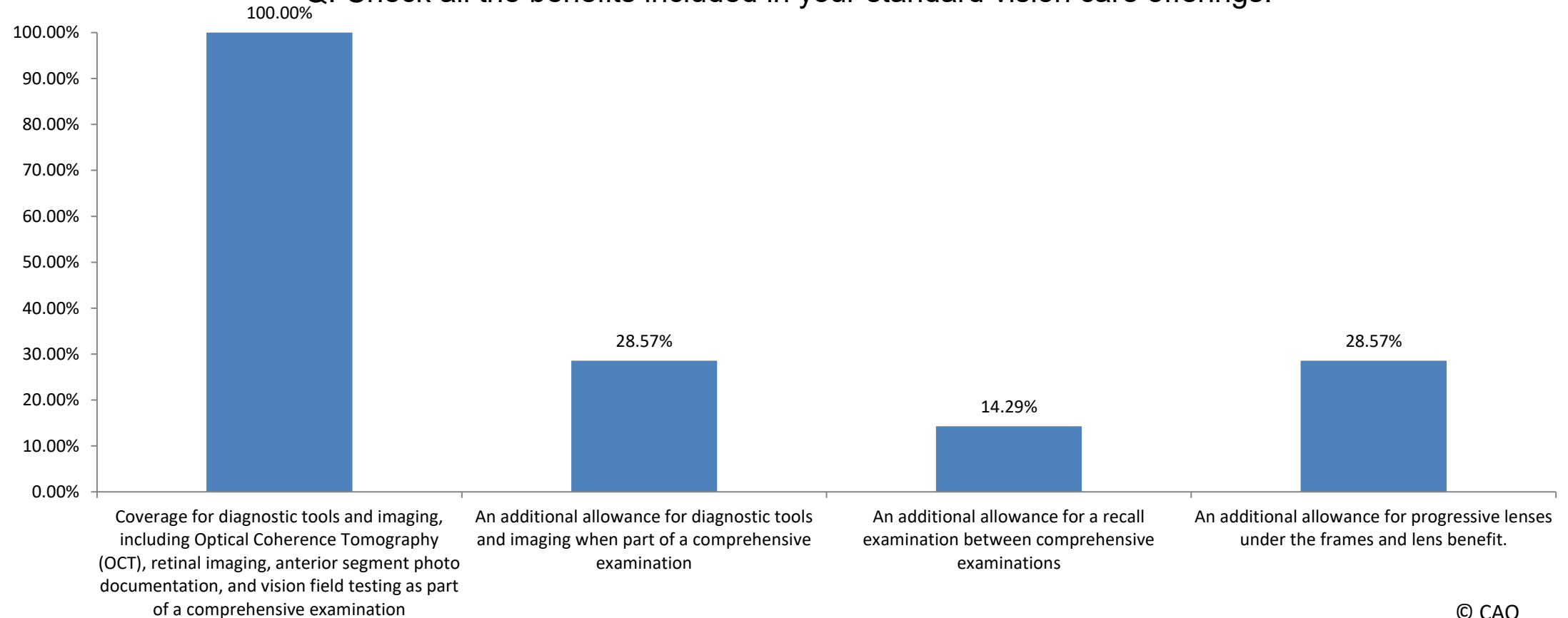
Changes largely driven by client demand.

n=9

What is included?

All insurers cover diagnostic and imaging and one covers recall examinations.

Q: Check all the benefits included in your standard vision care offerings.



© CAO

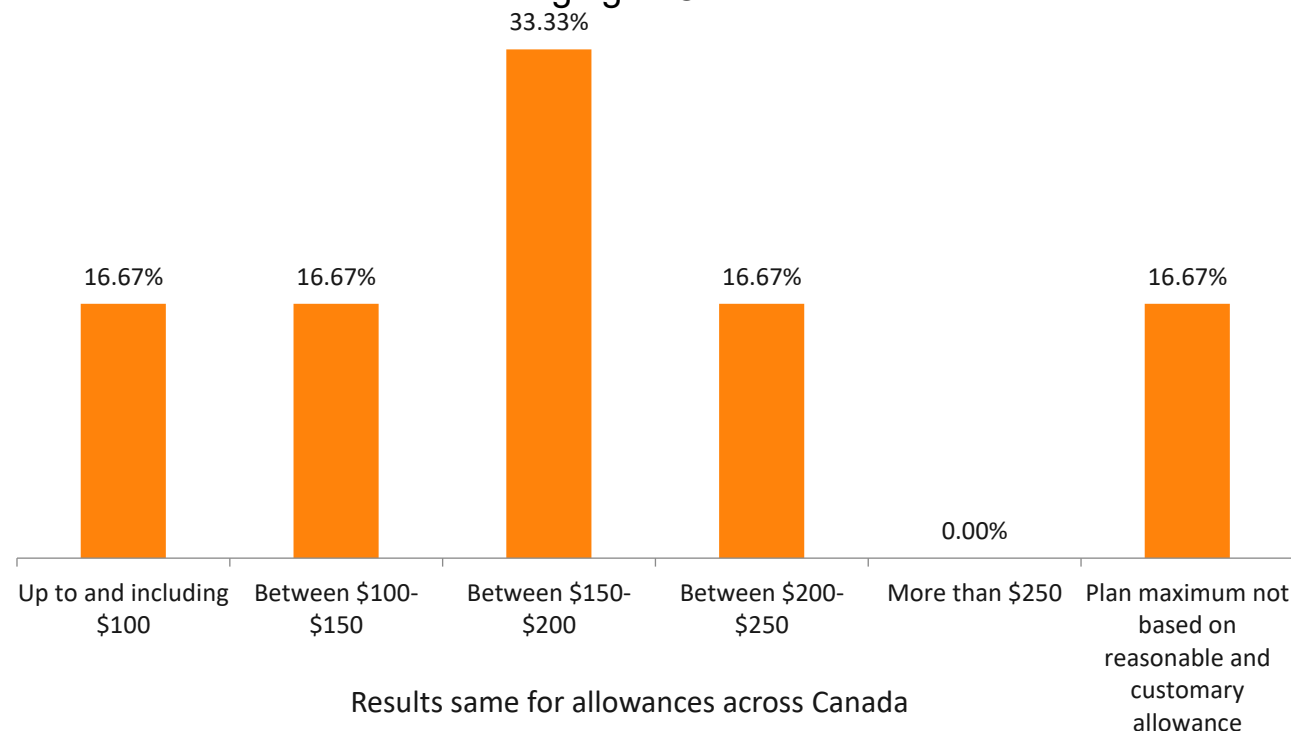
Reasonable and customary allowance amount varies

- CAO research suggests that an allowance of **\$200-\$250/24** months for comprehensive examinations is appropriate for most patients.
- It appears that a significant number of payers have an average exam max below \$200.

What they said:

- The insurer/payer may set the maximum for smaller groups, but it can often be up to the client.
- Insurers/payers are aware that the exam maximums, at least for some plans, are inadequate

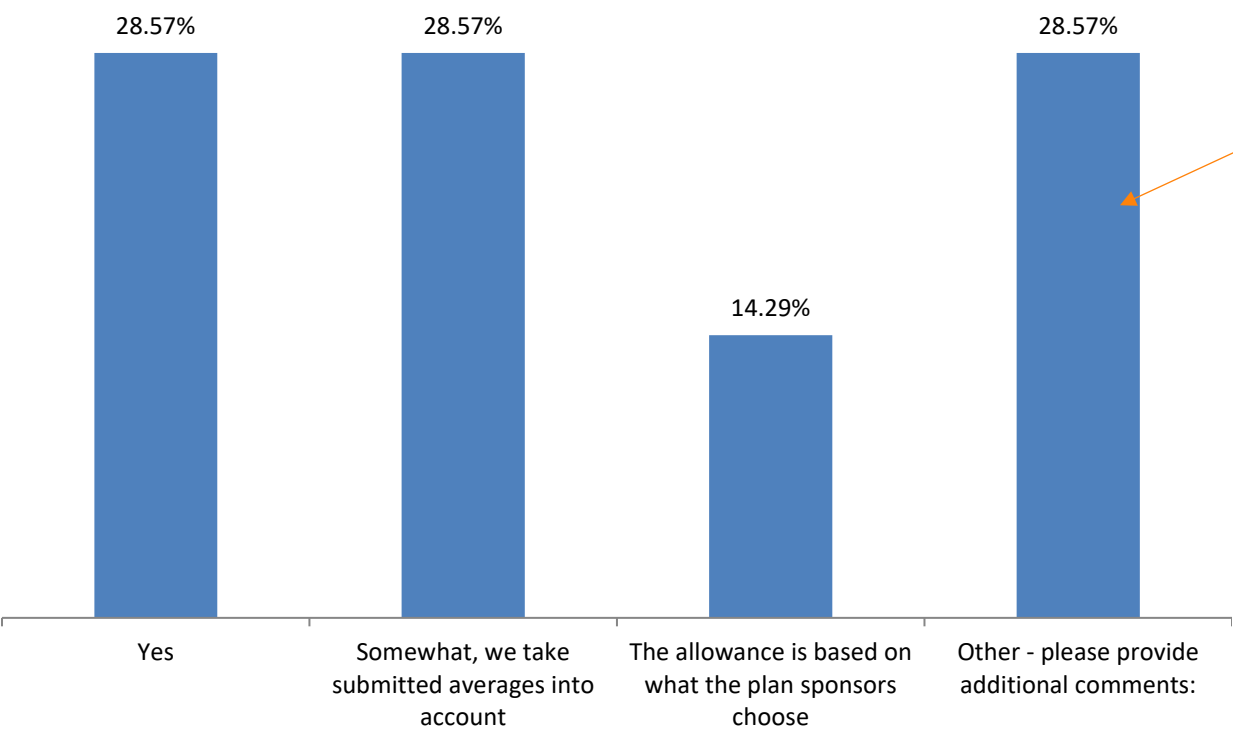
Q: What is your average reasonable and customary allowance for comprehensive examinations, diagnostics and imaging in Ontario?



Basis for reasonable and customary allowance varies

The R&C for three of the seven respondents is based on a maximum, not on claims submitted.

Q: Does the reasonable and customary allowance reflect the actual submitted claims?



n=7

Comments:

“Allowance is based on what the plan sponsor chooses or a max dollar value”

“We don't have R&C allowances for vision claims as they are managed through the maximum.”

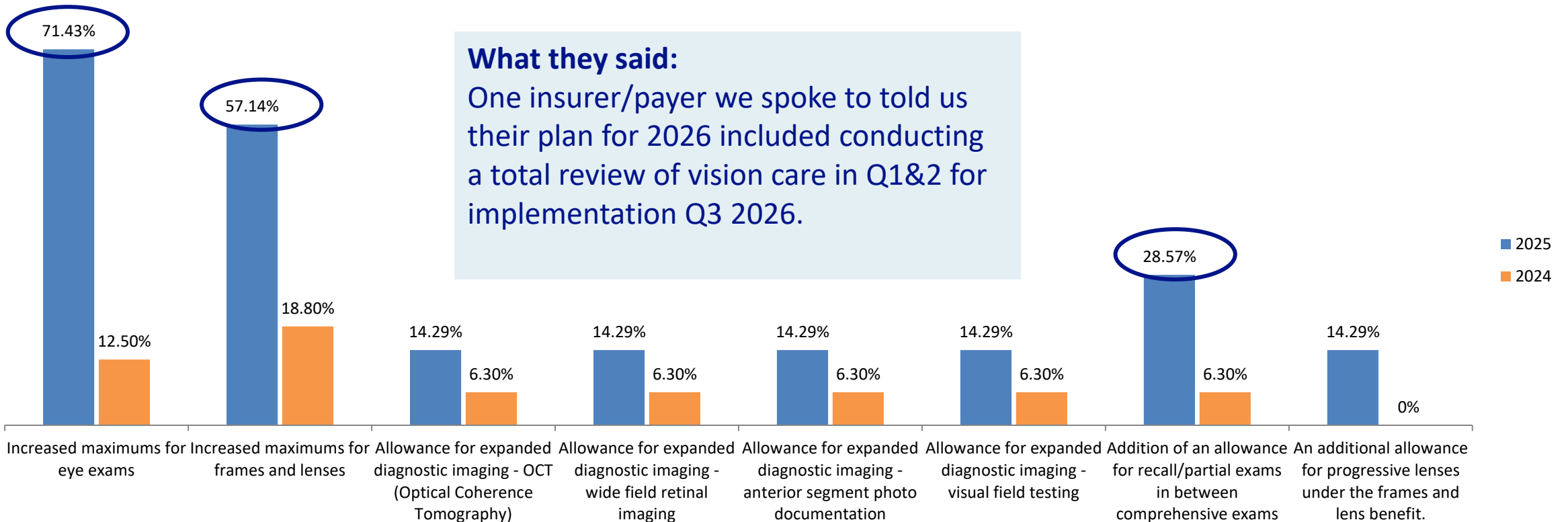
What they said:

The maximum is not always set by R&C. Sometimes payer sets an arbitrary maximum.

Small groups are more often subject to a flat maximum set by insurer/payer.

Group vision care benefits are changing

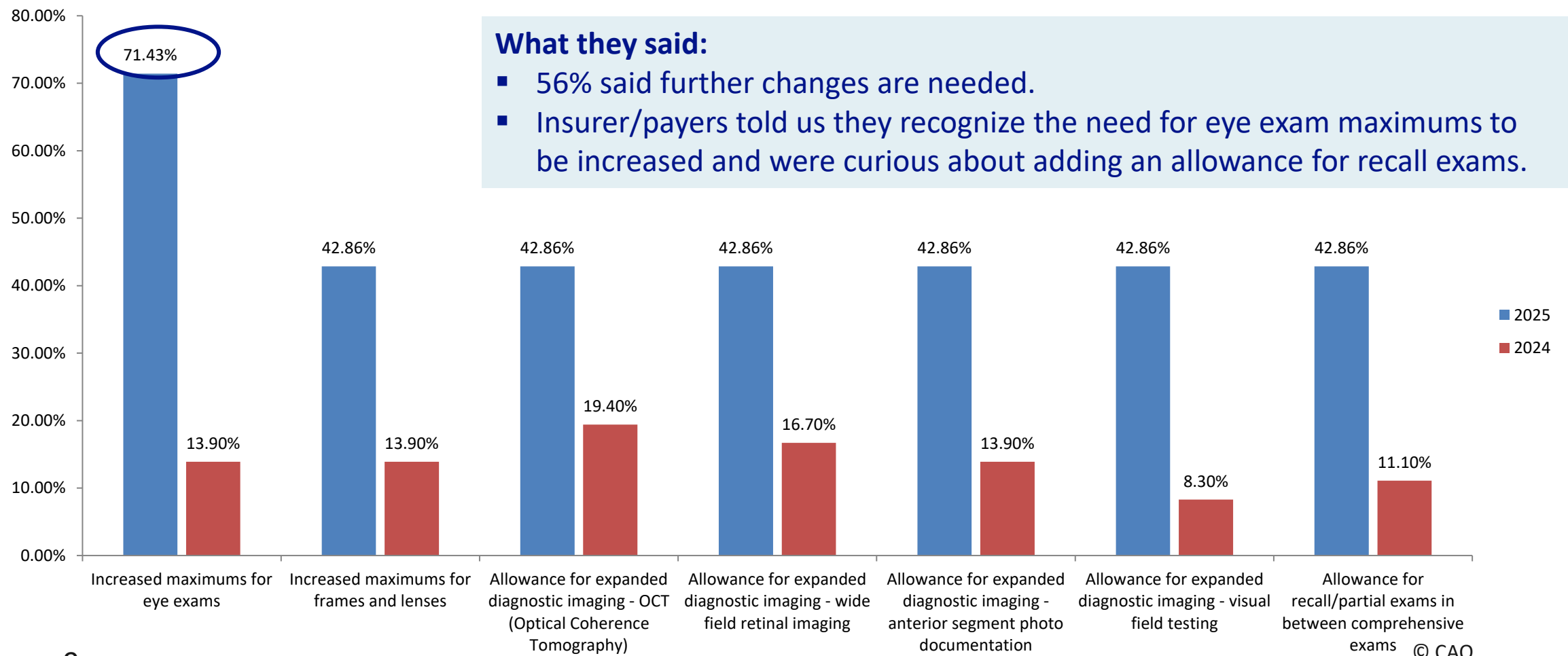
Q: If the vision care options available to your clients were changed in the last twelve months, what changes have you made?



2025 n=7 2024 n=16

Further changes in vision care benefits needed

Q. What additional vision care benefits are you interested in offering to your clients?



Advisor Responses

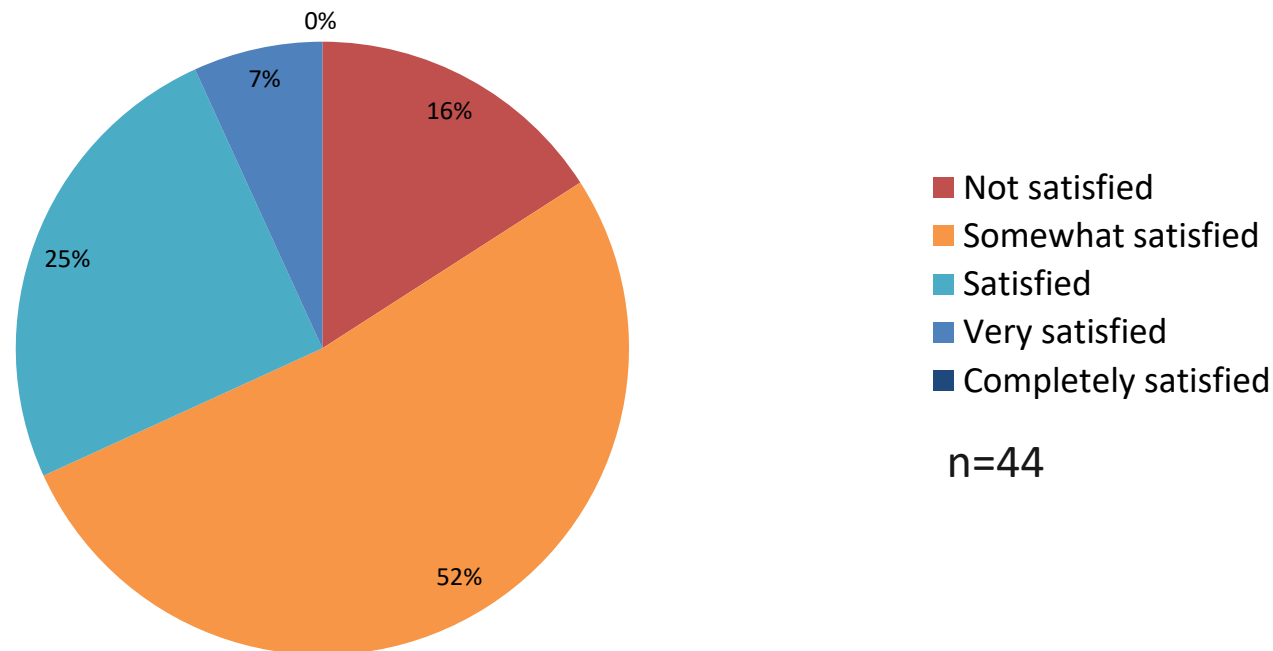
n=44



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Vision care satisfaction has declined

Q: How satisfied are you with the insurer vision care options that are available to your clients from insurers?



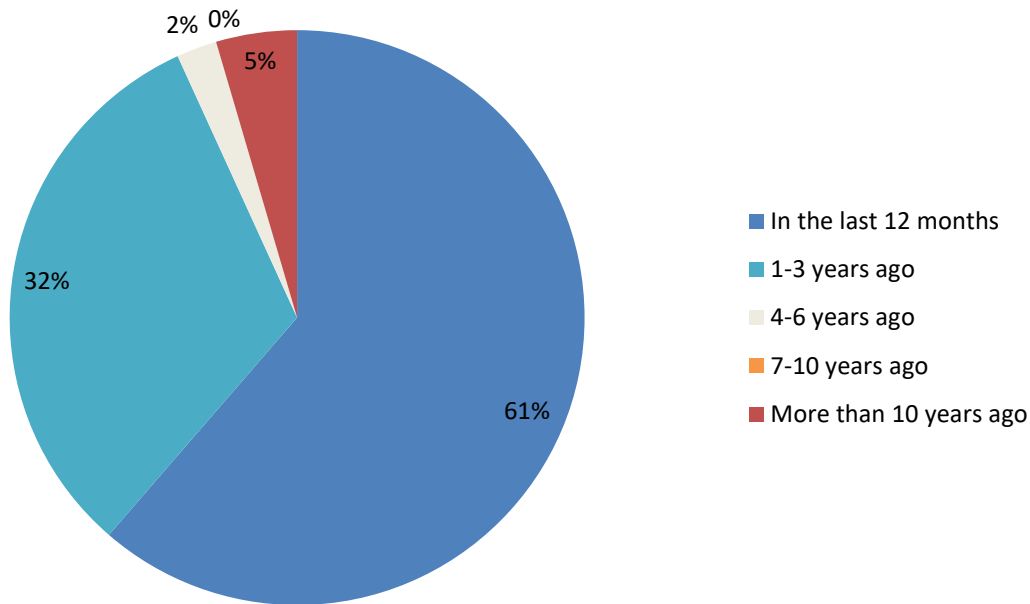
Advisor satisfaction with vision care options from insurers has declined.

Satisfied or very satisfied:

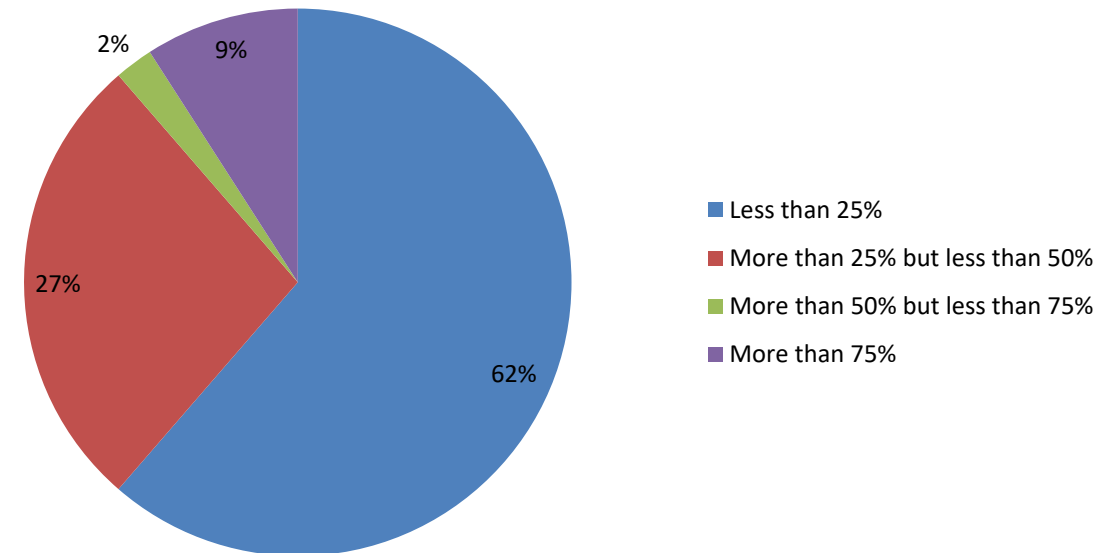
- In 2025 32%
- In 2024 50%

When were changes to vision care benefits made

Q: When was the last time the vision care benefits you discussed/offered to your clients were updated/reviewed?



Q: What percentage of your clients updated/reviewed their vision care benefits in the last 12 months?



Most common changes made:

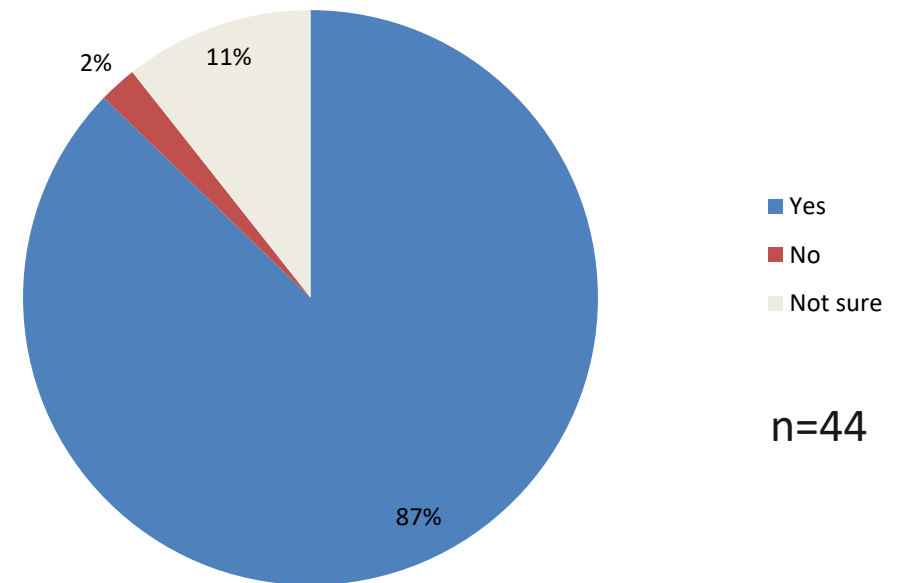
1. Increased maximums for frames and lenses (86.36%)
2. Increased maximums for eye exams (52.27%)

Changes to vision care benefits is needed

The percentage of advisors who believe further changes in vision care benefits offered by insurers is needed has increased:

- In 2025 87% further changes are needed
- In 2024 ~65% further changes are needed

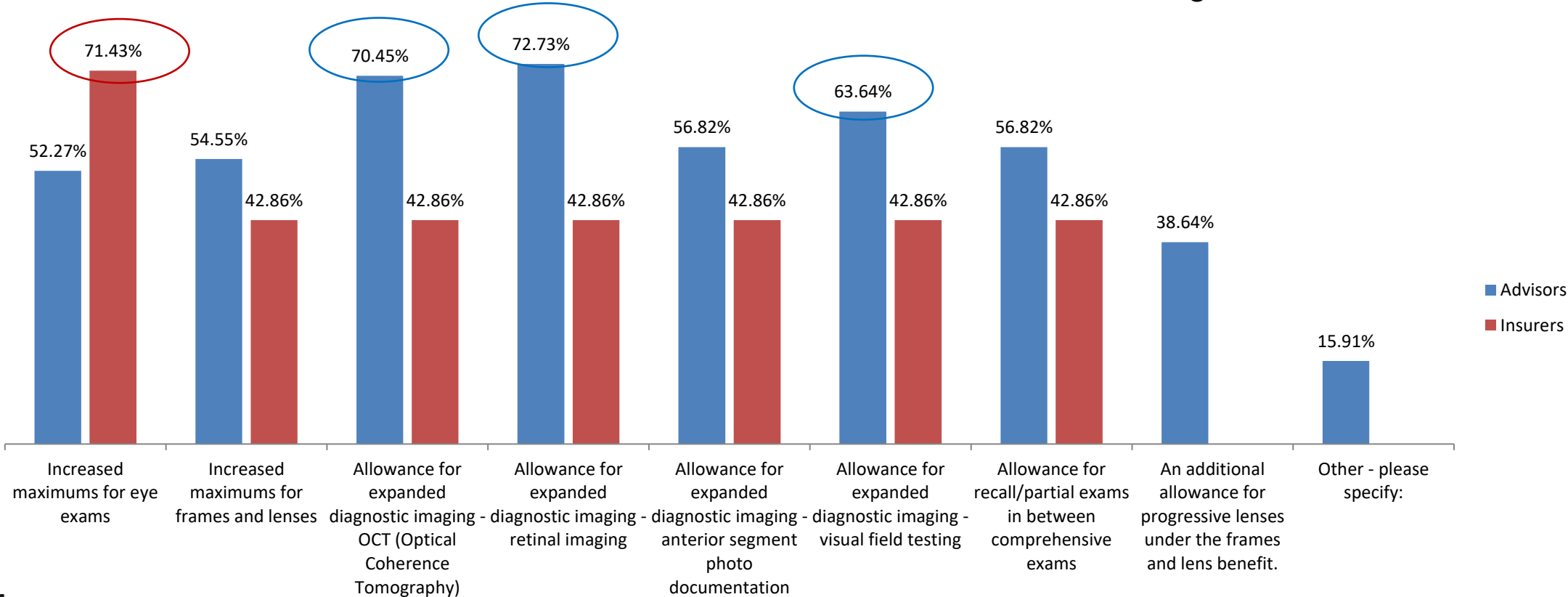
Q: Do you believe further changes in the vision care benefits offered by insurers is needed?



Further changes to vision care benefits

Opinions differ on the changes that insurers should be making available.

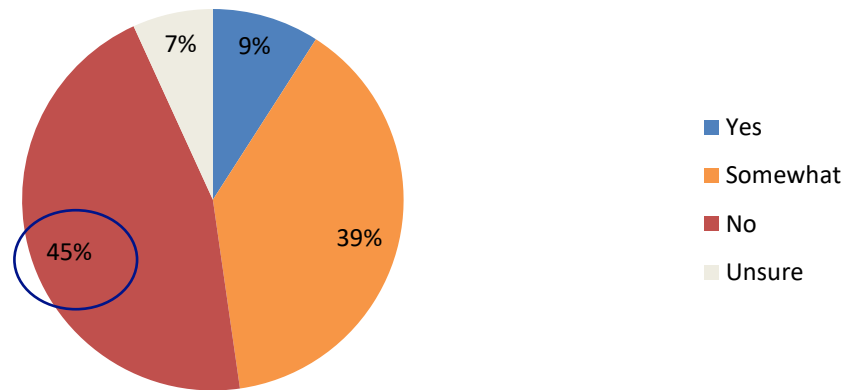
Q: What additional vision care benefits should insurers be making available?



Perceived importance of vision care can be improved

There is an opportunity to improve clients understanding and value of vision care plans.

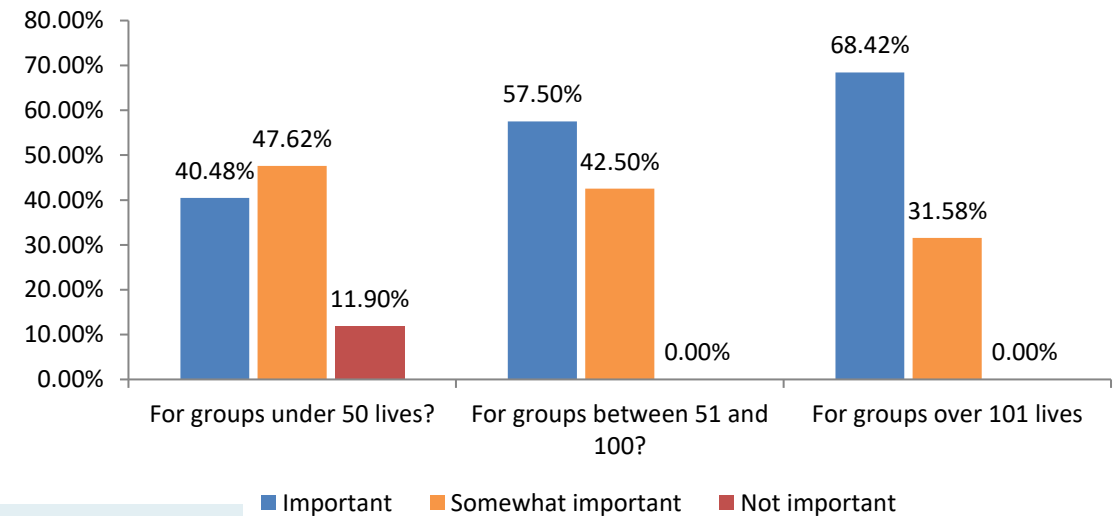
Q: In your opinion, do your clients understand and value the preventative aspects of their vision care plans?



What they said:

Clients would benefit from education on exams and diagnostics, and they would be happy to receive a white labelled series from CAO they could brand to share with clients.

Q: How important is vision care in your clients' overall benefits strategy?



n=44

Plan Sponsor Responses

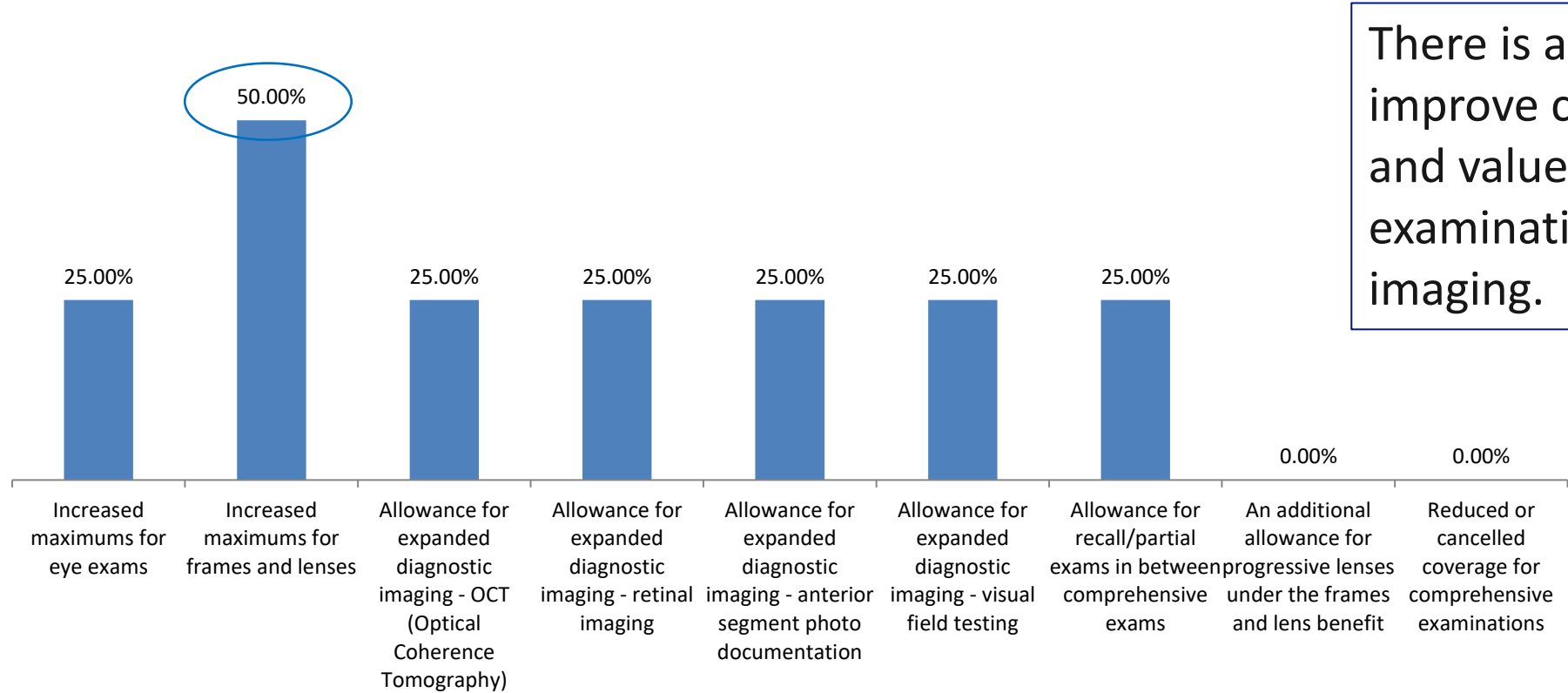
n=8



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Changes made to vision care plans by plan sponsors

Q: What were the most significant updates/revisions?

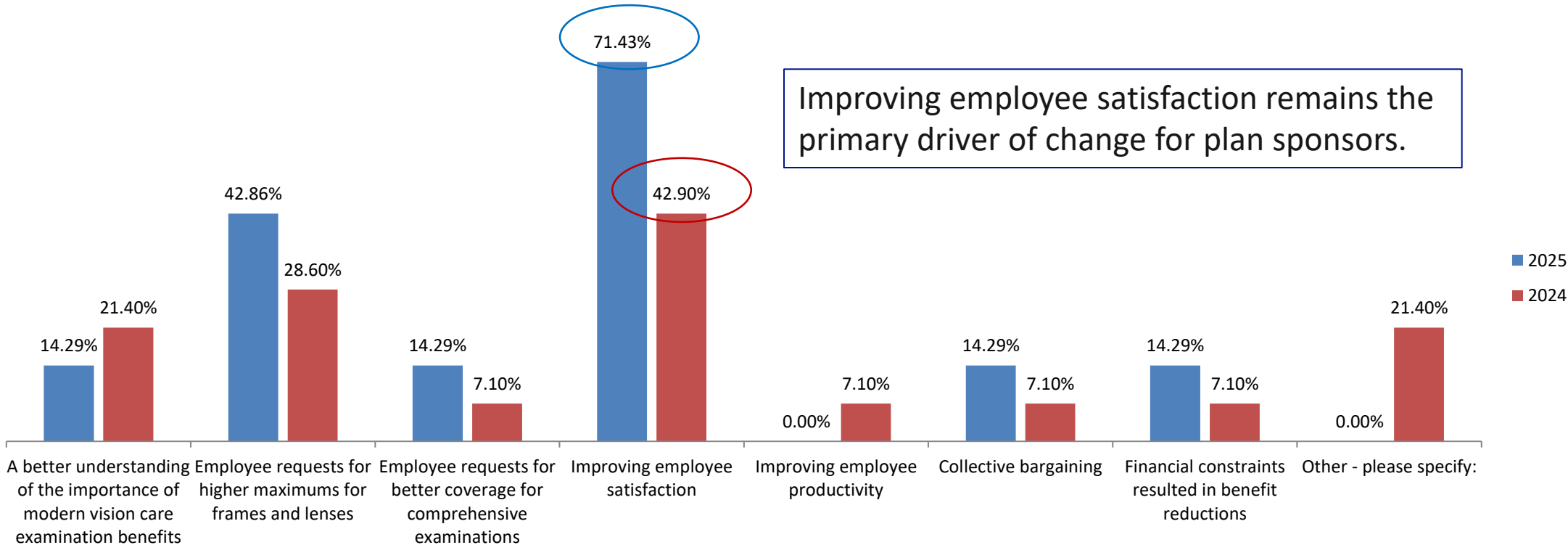


There is an opportunity to improve clients understanding and value of comprehensive examinations and diagnostic imaging.

n=4

Plan sponsor motivation to change vision care plans

Q: The last time changes were made to your vision care plan in your organization, what prompted the change?



Summary

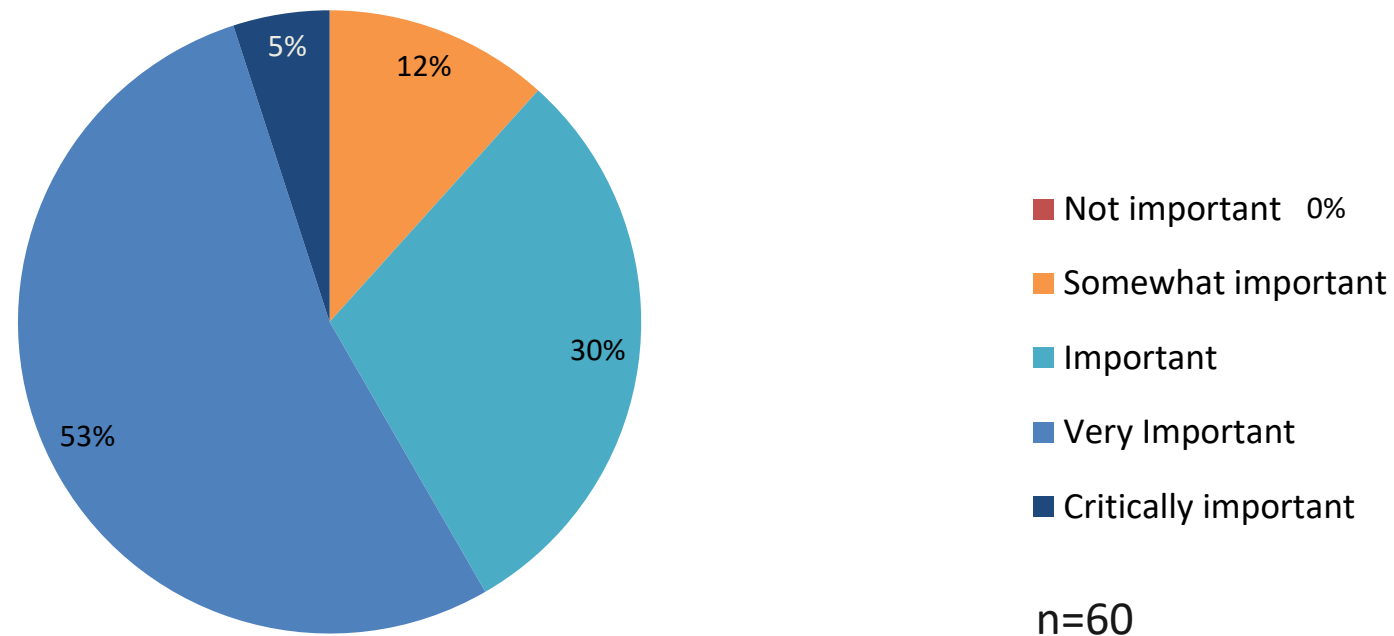
Vision care benefits are moving to early detection and prevention plan designs, but more change and education is needed to reinforce the value to plan sponsors and plan members.



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Vision care benefits are important to 88% of respondents

Q: How important are vision care benefits (comprehensive examinations, frames and lens) to your organization?



Satisfaction with plan options offered by insurers varies

Q: How satisfied are you with the vision care options available?

Somewhat satisfied to completely satisfied:

- ↑ Insurers – 100% (80% in 2024)
- ↓ Advisors – 32% (50% in 2024)
- ↑ Plan sponsors – 67% (40% in 2024)

n=9

Some plans and options have been updated

Q: When was the last time the usual and customary dollar allowances for comprehensive examinations were updated/reviewed?

- Insurers – 62% in the last 12 months
- Advisors – 61% in the last 12 months
- Plan sponsors – 29% in the last 12 months

Q: What changes were made to vision care options in last 12 months?

- Insurers – 71% increased eye exam in the last 12 months (57% frames and lenses)

n=9

Further changes in vision care benefits are needed

Q: Do you believe further changes in the vision care benefits offered by insurers is needed?

Those who answered 'Yes':

- Insurers 56%
- Advisors 87%
- Plan sponsors 29%

Perceived value is relatively low: more education is needed

Q: Do you clients/plan members value the preventative aspects of vision care?

Those who answered 'Yes':

- Insurers - 56% (22% yes and 34% somewhat)
- Advisors - 48% (9% yes and 39% somewhat)
- Plan sponsors - 43% of plan members

What they said (insurers):

Clients need more education on exams and diagnostics, and they would be happy to receive a white labelled series from CAO they could brand to share with clients.

Plan sponsors all say they view the preventative aspects of vision care benefits important or very important.

Look for the results of the 2026 National Vision Care Survey Results in Fall 2026

To be sure you receive your invitation to the CAO's Fall Webinar email the CAO at info@opto.ca with the subject line **Invite Me to the 2026 DLS Webinar**

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