

Vision Care News

With assistance from The Canadian Association of Optometrists (CAO), we are pleased to provide you with an update on vision care and vision care benefits. The CAO represents more than 7,500 optometrists across Canada. In 2025 the CAO conducted its second Vision Care in Canada Survey, which identified opportunities for employers, plan sponsors and plan members to learn more about vision care benefits and how they help protect long-term eye health. We are also including an employee newsletter that you can share.

Preventing Vision Loss

Roughly 20% of Canadians have an eye disease that may lead to blindness. More than 90% of vision loss can be prevented if detected early. Early diagnosis and treatment of common eye health issues can help prevent vision loss and is cost effective. The most common of these include:



Myopia (near-sightedness)

There is an increasing prevalence of myopia, particularly among children. The World Health Organization projects a myopia prevalence of 58% by 2050 in the U.S., 56% in Europe, and even higher rates in east Asia. High myopia increases serious eye health risks, particularly when unmanaged.



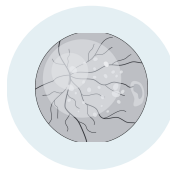
Glaucoma

Impacts peripheral vision. By the time someone realizes there is a problem the disease has already progressed significantly. Regular comprehensive examinations and diagnostic imaging are critical to early diagnosis and cost-effective treatment.



Diabetic retinopathy

Impacts the central vision of those with diabetes. Most people with diabetes will develop diabetic retinopathy, many of whom are in the working population. With rising rates of diabetes in Canada and diagnoses at younger ages, it is critical to diagnose diabetic retinopathy early to mitigate the impact in the workplace.



Age-related macular degeneration (AMD)

Affects central vision and the ability to read, recognize faces, watch TV, use electronic devices and drive, leading to a significant impact on quality of life. Early in the disease AMD is often asymptomatic, but up to 20% adults over 60 will develop AMD. Regular comprehensive examinations and diagnostic imaging are critical to early diagnosis and cost-effective treatment.

Comprehensive exams and diagnostic imaging are more important today than ever. Eye disease and chronic eye conditions like myopia are rising. Over 2.5 million Canadians live with macular degeneration, close to 1 million with diabetic retinopathy, and approximately 750,000 with glaucoma.

You can help your employees by educating them on the importance of comprehensive eye examinations in early diagnosis of eye disease and other systemic diseases, and by providing adequate vision care coverage.

Vision Care - More than Frames, Lenses, and Contacts

Vision care benefits have been part of most group plans for over five decades and deliver essential visual acuity correction for 60-70% of adults and 15-25% of children. In addition to visual acuity, the comprehensive exam benefit plays an important, but often overlooked, role in the diagnosis of serious eye diseases. Diagnostic imaging is no longer optional, but an essential tool in the early detection and disease management of diabetic retinopathy, glaucoma and AMD as well as other systemic diseases like hypertension, heart disease, multiple sclerosis, tumors and Crohn's Disease.

The two most common imaging tools are optical coherence tomography (OCT) and widefield retinal imaging:

- **OCT** creates a 3D image of the retina layers and is used to diagnose diseases like diabetic retinopathy, age related macular degeneration (AMD), and glaucoma.
- **Widefield retinal imaging** takes an image of the retina, capturing a wider area of the back of the eye than traditional imaging methods.

Optometrists may also use other diagnostic imaging tools that may be specific to one disease if their examination indicates there is a serious eye or systemic condition that requires further investigation. These are often specific to one disease. It is important to check if diagnostic imaging tools are covered under your vision care plan, both during comprehensive examinations and for recall examinations when medically required.

Vision as an Insured Benefit

Comprehensive vision examinations are part of a well-designed group benefit plan for early detection, prevention and treatment of diseases that are not typically reimburse by public health plans. Employees have come to rely on vision care benefits for their eye health.

Healthcare spending accounts can be an option for employees to enhance their visual acuity solutions, but they do not take the place of an insured comprehensive eye examination that includes diagnostic imaging, and options for recall examinations when medically necessary.

CAO recommends comprehensive eye exam maximums in the \$200-\$250 / 24 month range, including diagnostic imaging, plus \$100-\$150 / 24 months for recall exams.

We Can Help

You can find out more about comprehensive eye examinations, diagnostic imaging tools and eye diseases in the 2026 version of the CAO Vision Care Handbook, which can be found at : dontlosesight.ca