Vision Care News for Your Clients: Advisors

The Canadian Association of Optometrists (CAO) represents more than 7,500 optometrists in Canada. The CAO's 2025 Vision Care in Canada Survey identified a need for plan sponsors and plan members to learn more about vision care benefits to better understand vision care benefits and how they help protect long-term eye health.

The CAO has developed two white label information pieces that you can share with your clients; one for employers/plan sponsors and one for their employees. You can add your brand alongside the CAO brand. Here is an overview of key vision care insights for you in your discussions with your clients.

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. There are many ways that vision loss can occur. Early and effective treatment can help prevent vision loss and is cost effective. Myopia (near sightedness) is also increasing in prevalence. Technology and a lack of outside time during childhood have a lot to do with this. Diabetic retinopathy impacts central vision, glaucoma peripheral vision, and age-related macular degeneration central vision. Early diagnosis and treatment can help prevent vision loss and is cost effective.

Diagnostic Imaging

Since the late 1990s optometrists have had access to diagnostic imaging tools to assist in the early diagnosis of eye diseases and prevent vision loss. Until recently vision care benefits have been slow to include these as part of the comprehensive examination with an appropriate allowance. The two most common imaging tools are optical coherence tomography (OCT) and widefield retinal imaging. Other diagnostic imaging tools may be used if there is a serious eye or systemic condition that requires further investigation.

Vision as an Insured Benefit

With public vision care coverage limited to those with a diagnosed disease or on financial assistance, group vision care plans have played an important role since the late 1980s and mid-1990s. Since that time technology has transformed how optometrists diagnose and manage eye disease. This has led to gaps between what patients' need and what plans cover. 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.

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