



Our Members. Our Mission.

Spring 2010

Focus on Women's Eye Health

Many women may not know that they are at higher risk for eye diseases and vision issues. Women are more likely than men to develop cataract, glaucoma, and age-related macular degeneration. And, according to a recent survey by Transitions Optical, women are much more likely to report:

- Trouble seeing at night
- Eyestrain/fatigue
- Light sensitivity

Sun exposure, common medications, and even pregnancy can worsen some effects, and increase the risk for more serious eye problems.

Women are also more prone to several medical conditions that impact their eye health. For instance, 6 in 10 senior women will develop high blood pressure, which can cause blurred vision or eye damage, and triple their risk for diabetes - which can cause eye disease and light sensitivity. Even certain autoimmune diseases more common in women, like multiple sclerosis and rheumatoid arthritis, can lead to eye inflammation and disease. Fortunately, a comprehensive eye exam helps ensure that women are seeing properly, and can detect the first signs of many eye and medical conditions.

Plus, today's sight-enhancing vision wear can help women see more comfortably and protect their eyes. For instance, Transitions® lenses are clear indoors and at night, but darken outdoors, minimizing glare to lessen eyestrain and light sensitivity. They also block 100 percent of damaging UV rays. Learn more at HealthySightWorkingForYou.org.

Are you or your female family members taking advantage of your Superior Vision plan? Take a closer look today.

CEO Corner

We are all navigating through unprecedented economic times, and the issues surrounding healthcare reform still leave us with many question marks. We are trying to remain educated about the forces shaping the future in a very fluid and bleary environment, and continue to make corporate decisions that position us as strongly as possible for success now and in the future.

Through all of this, we remain committed to educating you about the value of using your benefits, and how to get the most from your plan. We know that having Superior Vision coverage is the first step in taking care of your eyes, and we hope you understand the importance of routine eye exams in your overall health. We are weathering this storm right alongside you, and know that we are doing our best to bring you the best benefits possible and help keep you on the road to eye and vision health.



Understanding Your Benefits

Everyone understands that vision benefits are important... but is it easy to understand how to use them? A great first step is to review your Benefits Coverage found within the secure member portal on our website. You can also review the materials that were handed to you at Open Enrollment. Here are some quick tips: The "frequency" lets you know how often you can receive a covered benefit (12 months or 24 months). The "co-pay" is what you pay your in-network eye care provider at the time of your visit;

if you go out-of-network, this amount will be deducted from your reimbursement. "Allowance" is the retail dollar amount that is covered under your plan for your benefit period. If your frame allowance is \$125, you have up to \$125 to spend on the frame, and you are responsible for any amount over that.

Luckily, Superior Vision offers many discounts on your covered pair of frames, lenses, or contacts, as well as any additional pairs you purchase.

Get to know your plan – it will give you more value in the long run.

What is Presbyopia?

Do you find yourself holding papers farther and farther away to be able to read them? Welcome to presbyopia. As we age, the lens of our eyes lose elasticity and hence lose the ability to focus on objects up close. This condition, called presbyopia, is a very common part of aging and gets worse as you grow older. In some cases, standard bifocal lenses can be added to your existing prescription to enable you to see both far away and up close. You can also choose progressive lenses that give you the ability to see at all distances without the tell-tale line of bifocals. Remember that Superior Vision covers progressive lenses up to the retail trifocal lens amount, a better benefit than other plans.

So, if you have trouble focusing up close, or experience eye strain or headaches, maybe it is time to see your friendly eye care provider and find the right solution for you.

Spring Brings Allergies

Spring is a time of nicer weather, blooming flowers...and allergies.

Our eyes often take the brunt of our spring allergies watery, itchy, red, sore, swollen, and stinging eyes. The itching is the key symptom that points to the fact that it is an allergy. Springtime is when temperatures rise and breezes pick up, carrying the allergens—like grass and pollens—through the air. It is also a time when trees and grasses pollinate.

For prevention or relief of these symptoms, eye care providers suggest you

- stay indoors whenever possible
- wash hands and clothing often
- use over-the-counter antihistamines for relief
- put cold compresses on your eyes
- see your eye care provider for medications to treat the symptoms.

Hang in there – summer is almost here!



Avoiding Eye Injuries

April is Sports Eye Safety month – always a good time to remember to take the right steps to avoid eye injuries. Studies show that 90% of eye injuries can be avoided simply by wearing the proper protective eyewear, whether it is in sports or on the job. It is suggested that people wear sports-type glasses during sports, and safety glasses at home while doing home repairs or maintenance. Eyes can also be damaged by sun exposure, not just the chemicals, dust, or objects as one might think. Wearing

the proper protective eye wear can have long term impacts on eye wellness. Remember that Superior Vision also provides discounts on additional pairs of glasses.

Ask-An-Expert

Question: *When is a dilation required on a routine eye exam?*

Tonya, Asheville, NC

Tonya,

Dilation is one of the components of the standard comprehensive eye examination. It is performed so that the optometrist or ophthalmologist can see way into the back of the eye and examine the retina, optic nerve, blood vessels, and other internal structures your eye. It is not required, though, and is utilized at the discretion of your provider based on the nature of your specific eye or vision issues.

During dilation, the provider puts drops in your eyes that force them to stay open even in bright light. Otherwise, the pupil constricts with the light and the provider would not be able to do a full assessment. Remember to allow time for the drops to wear off, as it is difficult to drive for a good 30 minutes afterwards.



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