



British Columbia
Association of
Optometrists

Occupational
Vision Plan

Company Name

The British Columbia Association of Optometrists

Occupational Vision Plan

Date

David Kelly



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Association of
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Company Name
Company Address

Client Name,

The B.C. Association of Optometrists (BCAO) is a professional not-for-profit association representing all “Doctors of Optometry” throughout British Columbia. The Occupational Vision Plan (OVP) is prescription safety eyewear plans owned and administered by the BCAO assisting more than 250 companies in B.C. manage prescription safety eyewear requirements for their employees.

The purpose of the OVP is to work with companies and make sure that employees go to optometrists where they are properly examined, prescribed, and fitted for safety eyewear that meets CSA requirements and WorkSafeBC regulations.

Companies have found that their employees:

- Are not receiving thorough eye health examinations.
- Are not being properly fitted with eyewear that is specific for people who require a prescription in their safety lenses. As a result, their eyewear is unfocused, uncomfortable and removed when they are on the job putting the employee, their family and the company at risk.
- Go to different providers attracted by “off the shelf” discounts, and as a result, the company does not have *consistency* in their safety eyewear program with different workers wearing all kinds of eye wear, some meeting standards and others not.
- Are not properly informed on how to maintain and care for their eyes, resulting in high eye incidences.
- Workers safety eyewear equipment is often not covered even with companies who have a *Vision Care extended benefits*, as coverage is confined to just one pair of glasses every two years, and thus not covering the extra prescription safety eyewear.

Needs of Industry Today

WorkSafeBC informs us that since 2002, there have been 8,726 eye incident claims, costing the industry over \$25 million and 85,140 days lost.

BCAO's Value Proposition

1. There are 300 participating B.C. Optometrists available in some 85 communities. The BCAO has the track record and the expertise with convenient accessibility regardless where the employee lives or works.
2. The OVP safety eyewear meets the requirements of the CSA standards and WorksafeBC regulations.
3. The OVP process is simple and cost effective both for employees and for the company.
4. The OVP is a user based plan; there are *no monthly premiums or membership fees*.
5. The OVP ensures that your workers are protected in a *consistent* and professional manner with lower costs of BCAO frames, lenses, and coatings comparable to alternative safety eyeglass programs.
6. B.C. Optometrists offer a one-stop shop, from eye examination to fulfillment, ensuring that the employees' occupation is assessed and is properly prescribed and fitted, and understands the importance of their new safety eyewear equipment.

Please see our website at www.ovp.bc.ca where safety officers can get information easily and quickly for their employees.

I hope you find the information provided meets all your needs and those of your employees. Please do not hesitate to contact me at 604-221-9675.

Yours truly,

David Kelly

BCAO OVP

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Safety is clearly in sight

How Does The OVP Work?

1. Review and sign the Company OVP Agreement and fax it to the attention of the OVP Administrator at fax number 604.737.9967.
2. Review and complete the Insert Form to determine what you will allow or not allow your employees to have – see sample included. The OVP distributes this insert form to all 295 OVP Optometrists throughout BC. Wherever an employee happens to be, they can access an Optometrist who will know what to prescribe and dispense based on this form. You can make changes to this form anytime by just calling **the OVP Administrator at 604-737-9947 or 1-866-687-2226.**
3. On receiving the signed OVP Agreement and the approved Insert Form the **BCAO-OVP will send you Authorization Forms** – see sample included. A manager or supervisor signs these forms at the top on behalf of the organization when an employee wishes to see their Optometrist. Organizations will also attach a copy of their Insert Form so employees understand what the company allows and does not allow.
4. All OVP Optometrists and locations can be found at www.ovp.bc.ca under the top tab “Your Optometrist”. This pull down menu can be accessed by your OVP manager, supervisor or by the employees themselves.
5. After the employee receives his eyewear, the company will receive an invoice itemizing the purchase. There is no exchange of money at the Optometrist Clinic. The company uses payroll deduction or other internal process to charge amounts if any, over what the company allows.
6. There are no membership fees, premiums or registration fees at the OVP. The BCAA is a not-for-profit association, and the OVP is not an insurance program. The BC Optometrists want safety eyewear to be affordable. Billing only takes place after an employee visits. The OVP charges 10% plus GST to administer the program on each pair of safety glasses. As a not-for-profit, all savings and economies go back into the program providing companies and their employees with significant cost savings.
7. The most important aspect of this program however is Safety. Companies have found a significant reduction in eye incidences when they have introduced the OVP.

SAMPLE INSERT FORM






ABC COMPANY			
123 Anywhere Street, Vancouver, BC V2V 2V2			
Effective Date	July 14, 2008		
Eye Exam	Company will pay for eye exam. Optometrist to attach invoice to OVP Authorization Form.		
Employees	Must present a <u>signed</u> authorization form to a participating OVP Optometrist.		
Optometrists	Must participate in OVP. Visit www.ovp.bc.ca for a list of participating OVP Optometrists.		
OVP Optical Labs	<table style="width: 100%; border: none;"> <tr> <td style="width: 50%; border: none;">KW Optical 9-7541 Conway Avenue, Burnaby, BC</td> <td style="width: 50%; border: none;">Cascade Optical 206 – 7475 Hedley Avenue, Burnaby, BC</td> </tr> </table>	KW Optical 9-7541 Conway Avenue, Burnaby, BC	Cascade Optical 206 – 7475 Hedley Avenue, Burnaby, BC
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	FRAMES	ALLOWED
PART 1	FRAME	All BCAA approved safety frames allowed.
	SIDESHIELDS	Mandatory; must be permanently affixed.
	SUNCLIP	YES
	CASE	YES
	Please refer to Schedule C for a complete list of BCAA approved frames	
PART 2	LENS TYPE	
	Non-Prescription (Plano)	YES
	Single Vision	YES
	Bifocal	YES
	Trifocal	YES
	Occupational Double D	YES
	Computer	YES
	Progressive	YES
Please refer to Schedule A for a complete list of BCAA approved progressive & computer lenses		
PART 3	LENS MATERIAL	
	Plastic	YES
	Mid-Index	YES
	High-Index	YES
	Polycarbonate	YES
	Trivex	YES
	SCRATCH COAT	
	Regular	YES
	TD2	YES
	NikonH	YES
	ANTI-REFLECTION	
	Generic	YES
	Trio	YES
	Crizal (includes SRC)	YES
	Nikon (includes SRC)	YES
	UTMC (includes SRC)	YES
	Avance (includes SRC)	YES
	D'Avance (includes SRC)	YES
	Nikon Ice (includes SRC)	YES
	OTHER COATINGS	
U.V.	YES	
Tints	YES up to 30% density	
Transitions	YES	

Current OHS Regulation in BC requires that:

Prescription safety eyewear must meet the requirements of CSA Standard CAN/CSA-Z94.3-92, Industrial Eye and Face Protectors.

GLOSSARY

LENS TYPE	
Plano	<ul style="list-style-type: none"> Non-prescription lenses and usually refers to the “zero-power” lens.
Single Vision 	<ul style="list-style-type: none"> A lens design for farsightedness, nearsightedness, or astigmatism (distorted vision). The whole lens is made with the same power.
Bifocal 	<ul style="list-style-type: none"> A lens design that corrects for two visual distances and is distinguished by a line or “window” in the lower half of the lens.
Trifocal 	<ul style="list-style-type: none"> A lens design that corrects for three visual distances, with the lines or “windows” being visible on the lens.
Progressives 	<ul style="list-style-type: none"> A lens type that corrects for various distances yet resembles a single vision lens (i.e. no lines or “windows” visible on the lens.) The adaptation period for first time wearers of progressive lenses will vary for each individual.
Computer	<ul style="list-style-type: none"> A lens designed for patients who require corrective lenses for intermediate and near viewing only The computer lens can be single vision, bifocals, trifocals, or progressives.
Occupational (Double D) 	<ul style="list-style-type: none"> A special occupational lens that includes a bifocal lens at the top and another at the bottom for correction above and below the line of sight. The centre of the lens has the wearer’s regular prescription. This type of lens is used for occupations like airline pilots and heavy-duty mechanics needing use of near vision above and below central vision.
LENS MATERIAL	
Plastic Lenses	<ul style="list-style-type: none"> Tinting can easily be applied to plastic lenses. Ant-scratch Coating is recommended on plastic lenses Should not be used for drilled rimless and semi-rimless frames.
Mid-Index Plastic Lenses	<ul style="list-style-type: none"> Thinner than regular plastic lenses. Most mid-index lenses include UV protection.
High-Index Plastic Lenses	<ul style="list-style-type: none"> Even thinner than regular and mid-index plastic lenses. Provides UV protection. ARC should be applied to high index lenses, as the amount of light lost through high index lenses is at least 12-16% higher than the amount of light lost through regular plastic lenses.
Polycarbonate Lenses	<ul style="list-style-type: none"> Provides the most impact resistance and is therefore most recommended for safety eyewear. Are thinner and lighter than plastic lenses. Provides UV protection. Suitable for drilled rimless and semi-rimless frames. Anti-scratch resistance coatings can be applied for extra protection.
Trivex Lenses	<ul style="list-style-type: none"> Even thinner and lighter than plastic and polycarbonate lenses. Provides UV protection. Anti-scratch resistance coatings can be applied for extra protection.
COATINGS	
Anti-Scratch Coating (SRC)	<ul style="list-style-type: none"> All OVP lenses come with anti-scratch coating on the front side. Regular SRC is applied on the backside of the lens only using a spin coat process. Tough & Durable (TD2) is applied on both sides of the lens using a dip coat process. Nikon H is applied on both sides of the lens using a dip coat process.
Anti-Reflection Coating (ARC)	<ul style="list-style-type: none"> Used to eliminate both internal and external reflections caused by the amount of light lost as it passes through the lens. Applied to the front and back of the lens in multiple layers Deluxe and premium ARC include SRC.
Ultraviolet Protection (UV)	<ul style="list-style-type: none"> Provides protection against harmful UV rays. UV protection <i>is not</i> included in plastic lenses UV protection is included in most mid- and all high-index and polycarbonate lenses as well as transition lenses.
Tints	<ul style="list-style-type: none"> Cannot be applied to polycarbonate lenses. Does not include UV protection. Can be applied as a solid colour or as a gradient tint.
Transitions	<ul style="list-style-type: none"> Lenses that darken completely when exposed to direct sunlight and then lighten when sunlight is absent. External factors (such as a windshield and temperature) may affect its darkening performance.

Approximate Costs

Cost to a company

OVP companies cover all costs associated with safety in the workplace. The BC Association of Optometrists will assist your company in determining the best safety eyewear options necessary to protect your workers. To give you an idea on the range of pricing, three price packages are outlined below ***over a two-year period.***

1. Single Vision Lens Package includes:

Premium Plastic Lenses with TD2 Anti-Scratch Coating,
OnGuard Safety Quality Frame, Side Shields and Case

Plus Dispensing, fitting, ordering, lab, delivery and administration

Approximately \$150

2. Bifocal Lens Package includes:

Premier Plastic or Polycarbonate Lenses
with TD 2 Anti-Scratch Coating,
OnGuard Quality Frame, Side Shields and Case

plus
Dispensing, fitting, ordering, lab, delivery and administration

Approximately \$200

3. Progressive Lens Package includes:

Progressive or Polycarbonate Lenses
with TD 2 Anti-Scratch Coating.
OnGuard Quality frames, side shields and case.

plus
Dispensing, fitting, ordering, lab, delivery and administration

Approximately \$275

General Note: The type of lens, coatings and frame chosen by the Optometrist to meet the employee's specific needs will vary the total cost

Sample Authorization Form



B.C. ASSOCIATION OF OPTOMETRISTS OCCUPATIONAL VISION PLAN AUTHORIZATION FORM

ORDER PREVIOUSLY FAXED?

YES NO

EYE PROTECTION ORDER NO.

Nº

* SEE INSTRUCTIONS ON BACK *

PART 1 WE CANNOT SERVE YOU UNLESS PART 1 IS COMPLETED. Employee: _____ Occupation: _____ Employer: _____ Billing Address: _____	SUPERVISOR AUTHORIZATION Name (Print): _____ Telephone: _____ Date: _____ List Special Requirements: _____ Supervisor's Signature: _____
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PART 2 OPTOMETRIST: SEE COMPANY RESTRICTIONS IN OVP MANUAL NAME OF OPTICAL LAB _____ IMPORTANT: USE ONLY LABS & MATERIALS LISTED IN OVP MANUAL									
	Day	Month	Year	Plastic <input type="checkbox"/>	Polycarbonate <input type="checkbox"/>	TINT			
						SOLID	<input type="checkbox"/>		
						GRADIENT	<input type="checkbox"/>		
D I S T A N C E	R					U.V.	<input type="checkbox"/>		
	L					TRANSITIONS	<input type="checkbox"/>		
						COLOUR	_____		
						A/R COATING	<input type="checkbox"/>		
						SPECIFY	_____		
A D D	R					SR COATING:			
	L					REGULAR	<input type="checkbox"/>		
						TD2	<input type="checkbox"/>		
						NIKON H.	<input type="checkbox"/>		
						S.V. <input type="checkbox"/> B.F. <input type="checkbox"/> T.R. <input type="checkbox"/> OCCUP. <input type="checkbox"/> PROG. <input type="checkbox"/> SPECIFY _____			
	Frame	Eye Size	Bridge	Temple Size	Colour	Frame Supplied By:			
						OD <input type="checkbox"/>			
						Lab <input type="checkbox"/>			
						Patient <input type="checkbox"/>			
						SIDE SHIELDS			
						Permanent			
						<input type="checkbox"/>			
						Removable	<input type="checkbox"/>		
SPECIAL INSTRUCTIONS: 									

Invoice #: _____
Lenses: _____
Side Shields: _____
Anti-Scratch: _____
Anti-Reflection: _____
U.V. Coating: _____
TINT / TRANS: _____
Other: _____
LAB TOTAL
FRAME COST:
CASE:
A. (_____) _____
PLUS
B. (_____) _____
OR
C. (Plano) _____
DISPENSING TOTAL:
SUB-TOTAL:
10% ADMINISTRATION FEE (x SUBTOTAL BY 10%)
GST (ADMIN FEE ONLY)
EYE EXAMINATION FEE
TOTAL
EMPLOYEE PAYMENT (if applicable)
BALANCE (if applicable)

PART 3 OPTICAL LABORATORY CERTIFICATION:
 LENSES, FRAMES, ACCESSORIES MEET CSA/WCB SPECIFICATIONS

Signature: _____ Date: _____

PART 4 Dispensing Fee Payable To: (Must be noted before the form is mailed/faxed to lab.)
(Print)

OD Signature: _____ **Date:** _____

PART 5 PLEASE NOTE: Should an eye examination be subsidized by the client company, the invoice for that service must accompany these forms to the lab.

PART 6 EMPLOYEE:
 I understand the procedures for the proper care of my glasses. I also understand that no safety lenses are absolutely unbreakable or shatterproof.

Signature: _____ Date: _____

WHITE - B CAO / YELLOW - B CAO / PINK - OPTICAL LAB / GOLD - OPTOMETRIST

THREE EASY STEPS TO EYE SAFETY



Ask for an OVP authorization form from your supervisor, safety officer or HR department. Your company may cover all or most of the costs.



Choose an OVP optometrist by calling 1-866-687-2226 or visiting www.ovp.bc.ca. OVP optometrists are located in more than 85 communities across B.C.



Take the time and make an appointment. If you already have a valid eyewear prescription, please bring it along.



Your eyes are the most important tools of your trade.
Don't trust them to anyone but a B.C. Optometrist.

1-866-687-2226 | www.ovp.bc.ca

Occupational Vision Plan
Safety is clearly in sight

Remember...

- Be sure to tell the optometrist what kind of work you do, as this will have a bearing on the type of frame, lenses and coatings that are recommended.
- Once the frame and lenses are ordered, it will take approximately seven business days to have the eyewear made.
- Glasses requiring additional adjustment will be done at no extra cost.

Important...

- ***Ask your Optometrist***
Staff the total cost of the eyewear plus the OVP fee before they order the eyewear, so you are aware of the cost and whether you are over or under your company allowance. If over, your company will deduct the balance over using the company payroll deduction.

Claims Statistics for Eye Injuries, 2002-2006

As of August 22, 2007

Year	Total claims accepted	Work days lost	Cost of claims
2002	1678	17,279	\$6,057,230
2003	1626	16,652	\$5,001,182
2004	1711	15,203	\$3,898,672
2005	1828	18,688	\$6,422,667
2006	1883	17,319	\$4,550,248
	8726	85,140	\$25,929,999

(1) Uncoded claims have been allocated to the body part categories. This has been done differently in the past. One consequence of the allocation procedure is that the counts for the individual categories will not necessarily add up to the grand total.

(2) The "Total claims accepted" is the number of short term disability, long term disability, and fatal claims accepted in the year (for all years of injury). It excludes health-care-only claims.

(3) The "Cost of claims" is the STD benefits paid in the year, and the LTD and survivor reserves set up in the year. The claims cost is for claims with all years of injury. The claims cost excludes health care and rehabilitation costs.

(4) The "Work days lost" are days paid in the year for all years of injury.