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Press Information

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New Survey Highlights Vision's Role in Retirement Independence, Underscoring Potential Costly Tradeoffs for Retirees

Retirement coaches say poor vision can threaten clients' independence and quality of life; nearly two-thirds have seen clients scale back daily routines or social activities because of vision concerns.

RANCHO CORDOVA, Calif. – [Sept. 16, 2026] – New research from the Retirement Coaches Association, in partnership with VSP® Individual Vision Plans, highlights the important role vision can play in supporting independence and quality of life in retirement.

Among the 115 professional retirement coaches surveyed, 96% said poor vision can significantly threaten clients' independence and quality of life, and 61% have directly seen clients scale back social activities or daily routines because of vision concerns. The findings underscore the importance of helping retirees anticipate routine vision care needs as part of a broader retirement-readiness conversation.

With Medicare Open Enrollment putting benefit decisions in the spotlight, the findings bring new urgency to a year-round risk: Retirees may face unexpected eye care costs or delay care altogether when gaps in routine vision care coverage go unaddressed.

"Retirement coaches see firsthand how vision can shape a client's ability to stay connected to the people, routines, and activities that give retirement meaning," said Robert Laura, a retirement expert and founder of the Retirement Coaches Association.

"This research reinforces the value of making routine vision care part of the broader retirement-readiness conversation, alongside financial planning, health care expenses, and long-term quality of life."

The Potential Cost of Routine Vision-Care Coverage Gaps

The survey findings underscore how vision concerns can affect retirees' independence and quality of life — and why anticipating routine vision care needs and costs can be important. Original Medicare generally does not cover routine eye exams or the cost of eyeglasses or contact lenses,* while coverage through Medicare Advantage and other plans vary. These gaps can leave retirees responsible for routine vision care expenses they may not have anticipated.

Broader research suggests cost can contribute to delayed care: Many U.S. patients delay eye care despite experiencing poor eyesight or eye health concerns, with cost concerns and competing priorities among the barriers, according to a survey reported by Optometry Times.[1] With a routine eye exam costing approximately $214 out of pocket on average in the U.S. for those without vision insurance[2], these expenses may be harder to absorb for retirees living on fixed or limited budgets.

When routine vision care expenses and coverage needs are not anticipated, retirees may ultimately face difficult tradeoffs:

- **Pay out of pocket** for routine eye exams, eyewear and related care; or
- **Postpone or skip care altogether**, potentially continuing to experience vision concerns that can affect everyday activities and independence.

A Timely Moment to Review Coverage Needs

Medicare Open Enrollment offers retirees an important opportunity to review their health care benefits and consider whether their current coverage addresses routine vision care needs. For retirees looking to help address those coverage gaps, supplemental coverage like VSP Individual Vision Plans can be one option to consider.

"Retirees deserve flexible options that help make vision care more affordable and easier to plan for," said John Keys, vice president and general manager of Direct to Consumer at VSP Vision Care. "VSP Individual Vision Plans are designed to help fill coverage gaps with customizable benefits that support eye health and help retirees maintain the independence that comes with seeing their best, including coverage for comprehensive eye exams and eyewear."

VSP Individual Vision Plans can help retirees prepare for routine vision care expenses with same-day coverage for eye exams, eyewear, and access to a network of eye care professionals. Plans are available to enroll in year-round and offer flexible monthly or annual payment options designed to fit individual budgets and retirement needs.

For more information about VSP Individual Vision Plans, visit VSPDirect.com.

[1] Joy, Jordana. "Survey Finds Majority of US Patients Delaying Eye Care Despite Experiencing Poor Eyesight, Eye Health." Optometry Times, July 22, 2025. https://www.optometrytimes.com/view/survey-finds-majority-of-us-patients-delaying-eye-care-despite-experiencing-poor-eyesight-eye-health

[2] Source: VSP book-of-business paid claims data for Aug-Jan of each prior year. Pricing varies by state.
https://www.vspdirect.com/our-plans

*Check your Medicare Plan to see if your vision care needs are covered and/or if a VSP Individual Vision Plan is right for you. VSP Individual Vision Plans does not coordinate benefits with Medicare.

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About the Retirement Senses Survey

The survey was conducted in May 2026 among 115 retirement coaches to understand how sensory health impacts retirement independence and quality of life of their clients.

About the Retirement Coaches Association

Founded in 2017, the Retirement Coaches Association is an international organization focused on helping people prepare for the non-financial aspects of the retirement transition. The Association works to modernize retirement planning by advancing consistent standards and methods of practice for retirement coaching, while providing research, training, certification and resources for professionals who support individuals before and during retirement. Its work emphasizes the human side of retirement, including purpose, identity, connection, health and staying mentally and physically active. Learn more at RetirementCoachesAssociation.org.

About VSP Individual Vision Plans

VSP Individual Vision Plans offer affordable, flexible vision care coverage directly to individuals nationwide. Designed for people who do not have vision coverage through an employer, plans can help make comprehensive eye exams and eyewear more accessible, with options to fit a range of vision care needs and budgets. Learn more at VSPDirect.com.