

Newsflash

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March is Save Your Vision & Workplace Eye Wellness Month

The Eyes Have it in March!



4 Ways to Save Money

- **Ask your optician for a discount.** Prices are not set in stone.
- **Have costs broken down.** Lenses and coatings are often bundled together. A listing of prices will help you see where you can shave costs.
- **Find out about cheaper alternatives.** Some lenses and coatings are available in less expensive generic forms.
- **Check online prices.** Many optical shops are inclined to match those prices. If not, check the big-box stores. At Costco a pair of HD progressive lenses with anti-reflective coating and UV protection costs \$130; at Walmart, the price is \$255.

Previous issues of Newsflash can be viewed under "PBM Resources>Newsletters>Clinical" at: www.ProCareRx.com

Need Eyeglasses?

Picking eyeglass frames that look right is tough enough. Then you have to choose lenses and coatings. These decisions are key to how well you'll see and how much you'll spend. Americans shell out an average of \$275 after insurance for new glasses, and most of that money is for lenses – not frames.

You can't always rely on salespeople, who may work on commission to guide you. But our expert steps will help.

LOOKING AT LENSES. The two best-selling lenses are the most basic ones: The CR:39 and the polycarbonate, both plastic. (Few people now use glass, which is heavy and breakable.) If you have a single-vision prescription (glasses to see far away or close up), you can generally get by with CR-39 lenses. They can be inexpensive – we found them for \$29 to \$149 – but they can look thick with stronger prescriptions. A more durable, thinner, lighter, and more popular option is poly-carbonate lenses, which we found for \$9 to \$205. Some retailers even sometimes offer lenses free of charge as part of packages.

If you need glasses to see both near and far, lens choices get more complex. Here are four, along with their national average costs:

Progressives (\$260) provide a smooth gradual change in lens strength for seeing well at any distance. Consider them if you need glasses for distance/reading and find split screen of bifocals or trifocals uncomfortable. Pricier than bifocals (\$105), they can take weeks to get accustomed to if made with CR-39 or polycarbonate lenses.

High-definition lenses (\$310 for progressives) offer sharper vision and better peripheral vision than basic lenses. You might want to opt for them if you have more complex visual problems, such as cataracts or corneal scars.

High-index lenses (\$150 for single vision, \$350 for progressives) are quite thin and light, but unlike other thin lenses, will work for even the strongest prescriptions.

Trivex lenses (\$200 for single vision, \$400 for progressives) are extremely impact and scratch resistant. They can be useful if you wear rimless or semi-rimless frames.

COATINGS TO CONSIDER. Lens coatings are meant to protect your eyes from light or increase lens durability. Five common treatments to know about:

Anti-scratch – generally a good idea for all – comes with 95 percent of plastic lenses. Check the warranty; retailers such as Warby Parker will replace lenses that get scratched in the first year after purchase free of charge.

Anti-reflective coating (\$50 to \$100), often bundled with high-index and HD lenses, used to be hard to clean/smudge-prone but now has anti-smudge/anti-fog technology. Consider if you have trouble seeing when on a computer, driving, and at night.

Ultraviolet protection (\$20 to \$100) is a good idea for most people because the sun's UV rays may boost the risk of cataracts. Most lenses already come with this.

Photochromic coating (\$50 to \$150) darkens in sunlight and shields you from UV rays. It's helpful if you'd rather not carry separate sunglasses.

Blue-light-blocking coatings (\$30 to \$180) are said to reduce exposure to computer screens' LED light. (Some studies suggest that overexposure can damage the retina and increase the risk of age-related macular degeneration and cataracts.) But there is no strong evidence that blue light affects the retina in any way we have to be worried about.



The following **New Drugs** were recently approved by the U.S. Food & Drug Administration and added to ProCare Rx's National formulary. Each drug will be reviewed at the next ProCare Rx's P&T Committee meeting.

Brand Name	Dose Form	FDA Approved Indication
Emflaza (deflazacort)	Tablet and Suspension	Treatment for Duchenne muscular dystrophy
Kisqali (ribociclib)	Tablet	Treatment for breast cancer
Noctiva (desmopressin acetate)	Nasal Spray	Treatment for nocturia
Odactra (house dust mite allergen extract)	Sublingual Tablet	Treatment for house dust mite allergies
Parsabiv (etelcalcetide)	Injection	Treatment for secondary hyperparathyroidism
Qtern (dapagliflozin and saxagliptin)	Tablet	Treatment for diabetes type 2
Siliq (brodalumab)	Injection	Treatment for plaque psoriasis
Xermelo (telotristat ethyl)	Tablet	Treatment for carcinoid syndrome diarrhea

Don't Miss Medical Tax Breaks

With health care costs climbing, you've probably noticed that you're spending a larger chunk of your income on medical expenses. And older Americans and those with health conditions bear a disproportionate share of the cost burden.

You may find some relief at tax time through medical deductions. But because the rules can be complicated and change from one year to the next, here's some general information and advice on where to turn for help. Always check with a professional or the Internal Revenue Service (IRS) to determine how to proceed.

GET THE RIGHT ADVICE. More than 60 percent of Americans hire someone to prepare their taxes. For advice on finding the best tax-preparation help for you, go to ConsumerReports.org/cro/find-tax-help. The IRS also offers a tax guide for seniors, with information on free tax-prep services, at irs.gov/pub/irs-pdf/p554.pdf.

TO ITEMIZE OR NOT? The standard federal tax deduction is \$6,300 if you're single (or married filing separate returns) and \$12,600 if you're married filing jointly. For those age 65 or older, it's \$7,850 and \$13,850, respectively. Calculate yours at irs.gov/uac/How-Much-Is-My-Standard-Deduction%3F. But if you had high medical and dental expenses, you may do better by itemizing.

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Don't Miss Medical Tax Breaks

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How to decide? Be aware that you can deduct medical expenses only if you itemize. And for most people, only the expenses that are higher than 10 percent of their adjusted gross income are deductible. (The AGI is your income minus deductions like alimony and student loans.)

But if you're 65 or older, expenses over 7.5 percent of your AGI are deductible. To see whether your medical expenses may reach the cutoff, use the tool at irs.gov/uac/Can-I-Deduct-My-Medical-and-Dental-expenses%3F.

KNOW WHAT'S DEDUCTIBLE. Consider some potential deductions you may be unaware of, such as the cost of a weight-loss program if you're diagnosed as obese by a physician; admission and transportation to a medical conference relating to a chronic disease that you, your spouse, or dependents have; personal-care items such as hearing aids and glasses; and the care of a service dog.

Other possible deductions to ask about include long-term care insurance for you and your dependents and, if you're self-employed, your health-insurance premiums. If you have a physical or mental disability, you may be able to deduct the costs of health services and products you need to be able to work, such as computer-assistive technology.

Home improvements may qualify. For example, you could itemize if you have a bathroom modified to be handicapped-accessible. Widening doors, installing handrails, wheelchair ramps, a roll-in shower, could be considered medically necessary and could be deducted. For a complete list of health-related deductions, go to irs.gov/pub/irs-pdf/p502.pdf.

CONSIDER CAREGIVING COSTS. Rules are especially complicated for these deductions, so check the ins and outs carefully with a professional. For example, you may be able to deduct part of what you paid someone to care for a dependent household member. But the care must have been needed so you or your spouse could work or look for work. You'll find more at irs.gov/pub/irs-pdf/p503.pdf.

PLAN FOR NEXT YEAR. If you expect big medical expenses ahead, being deliberate about when you spend may help you get to the percentage you need for deducting those costs. You can bunch medical deductions into one year to maximize the deductions. For example, if you have had a lot of needed, and expensive, medical care in a given year, consider buying an extra pair of Rx glasses if you can use them, stocking up on products like blood glucose test strips or making sure you schedule (or pay for) a series of planned dental treatments in the same calendar year.