



Vision Benefits in the Digital Age

Episode 54 Show Notes

In this episode of the Insurance Leadership Podcast, host Ben Markland sits down with Terry Ward, Senior VP of Sales at United Vision Plan, live from the ICMG Conference in Tampa, Florida. With more than 40 years in the vision benefits industry, Terry shares his journey—from his start at Spectra Vision to his leadership role today—and how technology and changing consumer expectations are reshaping the way benefits get delivered.

The Evolution of Vision Care

Terry walked us through how much the industry has changed over the years. Back when he started, networks like VSP or Davis Vision all looked very different. Today, most of the big players have started to blend, even owning their own retail stores. What makes UVP stand out is its commitment to digital solutions that give members a completely different kind of access and experience.

When every competitor starts to look the same, leaders have to find real ways to stand apart. Innovation isn't optional, it's how you stay relevant.

The Rise of Digital Benefits

Almost a quarter of eyewear purchases in the U.S. are now made online, and Terry explained why vision benefits are especially suited for this shift. Unlike medical or dental care, eyewear has a style and fashion element that people enjoy choosing. Covid sped up digital adoption, but convenience, transparency, and variety are what keep people coming back.

When customer habits shift, leaders have to follow. Digital access is no longer a “nice to have” —it's the new normal.

Leadership Through Change

Change can be intimidating, but Terry shared how UVP helps brokers, employees, and partners embrace digital-first benefits. The key? Letting them try it themselves. From demos to hands-on ordering, the experience speaks louder than any pitch. He also pushes his team to learn from other digital health platforms like tele-dentistry or wellness apps, showing that adaptability is the skill every leader needs.

The best way to build confidence in something new is to experience it firsthand. Leaders create buy-in by turning uncertainty into understanding.

Meeting Industry Challenges

One challenge Terry sees across the board is managing out-of-pocket costs for members. Too often, those final bills are higher than expected. He believes digital platforms can fix this by giving members more clarity and control at the time of purchase. That kind of transparency not only saves money, but it also builds trust.

Trust grows when people feel in control. Leaders who provide clarity, whether financial or strategic, win credibility that lasts.

Conclusion

Terry's four decades of experience show just how far the vision industry has come—and how quickly it's moving. His perspective is a reminder that digital solutions aren't just coming down the road, they're already here, changing the way employers, brokers, and members engage with benefits.

At its core, leadership in insurance isn't about keeping up with technology for technology's sake. It's about using innovation to create trust, deliver clarity, and empower people to make better choices. That's how leaders make change meaningful.

What's Next on the Insurance Leadership Podcast

In the next episode, we sit down with Sam Dogen, founder of Financial Samurai, to dig into practical wealth-building strategies and how financial decision-making connects directly to leadership. From taking smart risks to building long-term freedom, Sam's perspective will challenge the way you think about money and leadership.

You won't want to miss this conversation—Sam brings a refreshing take on financial success that goes beyond the numbers.

Let's Keep the Conversation Going!

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