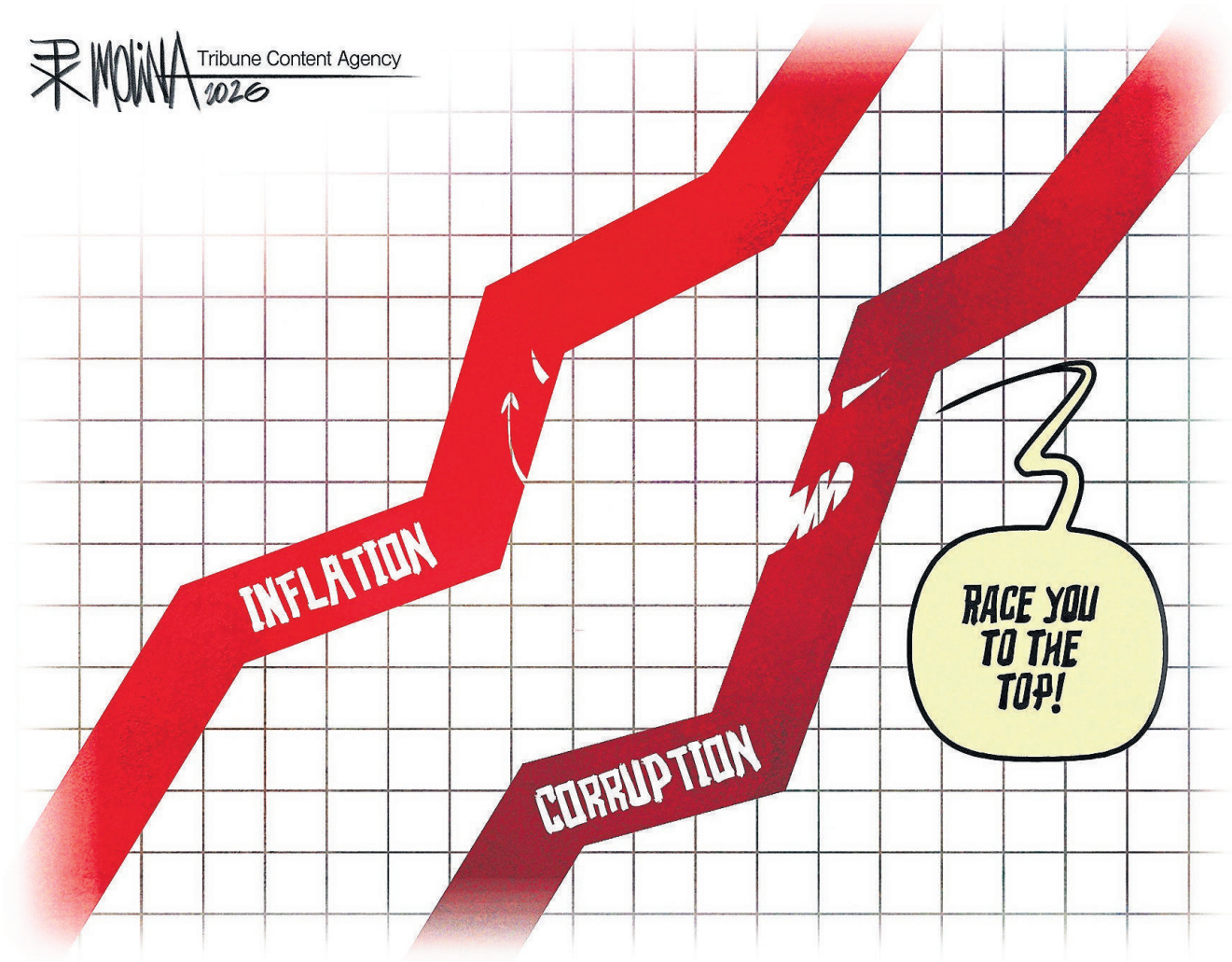
Viewpoints



How to save on prescription eyeglasses

Dear Savvy Senior, What tips can you recommend for finding affordable prescription eyeglasses? I currently have vision coverage through my employer's insurance plan but will lose it when I retire in a few months and sign up for Medicare. – Nearsighted Nancy

JIM **MILLER**

Dear Nancy,

You're wise to plan ahead. Eyeglasses can be expensive. A basic pair often runs $150 to $300, and bifocals or progressive lenses can easily double or triple that. The good news is that with a few strategies, you can keep costs manageable once you retire and transition to Medicare.

MEDICARE & INSURANCE

Original Medicare and Medigap plans generally do not cover routine eye exams or eyeglasses, except after cataract surgery, when Part B helps pay for corrective lenses. But many Medicare Advantage plans, also called Part C, do include vision benefits. These plans, offered by private insurers, must cover everything original Medicare does and often include extras like dental, hearing and prescription drug coverage.

That said, I would not choose a Medicare Advantage plan just for vision coverage alone, but it is worth understanding what is available. To compare plans in your area, visit medicare.gov/plan-compare or call 800-633-4227. Be sure to check the details to confirm coverage for routine eye exams, frames and lenses.

You can also buy a stand-alone vision insurance plan. Major carriers like Humana, Blue Cross Blue Shield, Aetna and UnitedHealthcare, along with specialty providers like VSP and EyeMed, offer plans with premiums typically ranging from about $10 to $30 per month. Before enrolling, compare the costs and benefits to make sure the savings on exams and glasses outweigh the premiums and copays.

DISCOUNT STORES

Buying glasses from discount retailers can save you a substantial amount. Warehouse clubs like Costco Optical and Sam's Club Optical offer eye exams typically ranging from $80 to $130 depending on location, with basic prescription glasses starting around $120. You will need a membership, but the savings can often justify the cost.

Other good options include Walmart Vision Center, Target Optical and independent optical shops. Prices vary, so it pays to shop around and ask about package deals or seasonal promotions. An AARP membership can also provide discounts at retailers like LensCrafters, Target Optical and Visionworks.

BUY ONLINE

Ordering glasses online is another excellent way to save, often cutting costs significantly compared to traditional retailers. Reputable sites like Warby Parker, EyeBuyDirect and GlassesUSA offer single vision glasses starting around $70, with progressive lenses typically ranging from $120 to $200 depending on features.

You will need a current prescription and your pupillary distance, which may be included on your prescription or can be measured by your provider or even at home. Many online retailers offer virtual try on tools so you can see how frames will look before you buy.

Also pay attention to lens options such as anti-reflective coating, scratch resistant coating and blue light filtering. For most people, a basic pair with durable coatings is usually sufficient.

LOW-INCOME ASSISTANCE

If your income is limited, local clinics may offer free or reduced cost eye exams and eyeglasses. Your local Lions Club is another excellent resource. Many chapters sponsor vision programs or can direct you to nearby services. You can find your local club at lionsclubs.org/en/start-our-approach/club-locator.

The nonprofit New Eyes also provides eyeglasses through a voucher program for people in financial need, working with participating providers to supply frames and lenses at little or no cost.

With a little planning, you can keep your vision sharp without overspending. Between Medicare options, discount retailers, online shopping and community programs, there are plenty of ways to find quality eyeglasses at a price you can afford.

Send your questions or comments to questions@savvysenior.org, or to Savvy Senior, P.O. Box 5443, Norman, OK 73070.

Week in Review: Agriculture, budget, and energy

SAMARA **HEAVRIN**

As Kentucky's new fiscal year officially began on July 1, lawmakers spent the first week of July laying the groundwork for the year ahead through four Interim Joint Committee meetings and one statutory committee meeting. From reviewing how taxpayer dollars are invested in schools and state programs to examining Kentucky's prison system, energy assistance, agricultural industries, and education accountability, legislators received updates on the implementation of recently enacted laws while exploring priorities that will help shape future policy and budget decisions. Together, the meetings reflected the General Assembly's continued oversight of state government as a new fiscal year gets underway.

IJC on Agriculture: Lawmakers heard updates on two industries: medical cannabis and bourbon. Officials with the Office of Medical Cannabis discussed the state's medical cannabis program, its implementation, and what it could mean for Kentucky farmers and the agricultural economy. Members also heard from the Kentucky Cannabis Industry Alliance about the industry's outlook. The committee concluded with a presentation from the Kentucky Distillers' Association on bourbon's economic impact and its longstanding connection to Kentucky agriculture.

IJC on Appropriations & Revenue: Members examined how Kentucky plans, funds, and prioritizes school construction projects, hearing from the Kentucky Department of Education and the School Facilities Construction Commission about the partnership used to assess facility needs, allocate state and local funding, and help ensure students have safe, modern learning environments. Members also reviewed career and technical education investments that prepare students for high-demand careers and discussed the state budget process, including how the executive branch manages funding appropriated for agencies and programs.

IJC on Judiciary: Members heard from the Department of Corrections on the state's prison system, inmate population, and reentry programs designed to help individuals successfully transition back into their communities after incarceration. The committee also heard an update from the Kentucky Parole Board on its work and responsibilities. Finally, members received a presentation on House Bill 60 from the 2026 Regular Session, legislation related to geoengineering, from the bill's sponsor.

IJC on Natural Resources & Energy: Members heard a presentation and public comments on Kentucky's application for federal Low Income Home Energy Assistance Program (LIHEAP) funding for federal fiscal year 2027, which helps eligible households pay heating and cooling costs. The committee also received an update on the implementation of Senate Bill 8 from the 2026 Regular Session, discussed efforts to provide safe drinking water following disasters, and received reports on the state's solid waste management plan and utility pole attachments from the Department of Environmental Protection and Public Service Commission.

Education Assessment & Accountability Review Subcommittee: Members discussed a series of reports and updates from the Department of Education and Office of Education Accountability. First, the Department of Education discussed the implementation of HB 257 (2026), which restructured the state's education assessment and accountability system. Next, the panel discussed career and technical education in the state's assessment and accountability system. Finally, the Office of Education Accountability presented its annual report.

As always, I can be reached anytime through the toll-free message line in Frankfort at 1-800-372-7181. You can also contact me via email at Samara.Heavrin@kylegislature.gov and keep track through the Kentucky legislature's website at legislature.ky.gov.

Work-based learning opens doors for area youth

SHARON **COOK**

Graduation season has come and gone, and once the caps and gowns are packed away, many new graduates begin asking the same question: What comes next? Fortunately, in the Lincoln Trail region, opportunities to gain valuable real-world experience through Work-Based Learning Opportunities (WBLOs) are plentiful.

At the Kentucky Career Center – Lincoln Trail (KCC-LT), where I serve as a Career Advisor with workforce services provider Career TEAM, helping young people connect with WBLOs is a key part of what we do.

WBLOs are structured experiences that connect education and career exploration with real-world workplace environments. They exist on a continuum, ranging from career awareness activities to intensive skill-building experiences.

These opportunities can be broken down into several categories. Mentoring focuses on relationship-building and career guidance rather than hands-on work experience. The experience may involve monthly meetings, workplace visits, discussions about career pathways, goal setting and professional development. Meanwhile, job shadowing allows participants to observe a professional during a typical workday, gaining firsthand exposure in their field of interest.

For those ready for more hands-on experience, pre-internships and internships provide opportunities for active participation in workplace tasks and projects. Whether paid or unpaid, internships help develop skills, gain industry experience and build professional networks while contributing to the organization.

WBLOs may also encompass workplace tours, service learning projects, youth apprenticeships, on-the-job training, cooperative education experiences and summer employment programs. Each type varies in duration and expected outcomes, but all are designed to help young people connect learning with career opportunities.

These opportunities are vital not only for area youth but also for regional employers, helping to cultivate a local talent pipeline by introducing young people to career opportunities they may not have otherwise considered. They also allow employers to shape workforce development efforts by giving them the opportunity to share industry expectations and identify the skills needed for success.

KCC-LT serves as a connector between employers, schools, training providers, community organizations and youth participants. The Career Center staff recruits and engages employers interested in hosting WBLO participants while identifying youth who would benefit from career exploration and workplace experiences. Meanwhile, our Career Counselors match participants with opportunities aligned with their interests and goals.

While the exact process may vary by program, participants typically begin with an initial consultation, assessment and career planning session. From there, they are matched with an appropriate opportunity, receive any necessary preparation and training and participate in the WBLO. Throughout the experience, KCC-LT provides ongoing support, followed by post-program follow-up and guidance on next steps toward education, training or employment.

KCC-LT's youth services also encompass career exploration and career assessments, resume and cover letter development, interview preparation and mock interviews, job search assistance, post-secondary education and training guidance, industry-recognized credential opportunities and supportive services that help remove barriers to employment training.

Work-based learning is one of the most effective ways to bridge the gap between education and employment, allowing young people to explore careers before making major educational or workforce decisions. At the same time, employers can invest in and help shape the next generation of talent. Strong partnerships among employers, schools, community organizations and the Career Center create opportunities that benefit the entire community. Whether a young person is exploring career options for the first time or an employer is looking to build a future workforce, WBLOs can provide meaningful experiences that lead to lasting success.

To learn more about youth services provided through KCC-LT, visit ltcareercenter.org/youth.

Sharon Cook serves as a Career Advisor with Career TEAM. She can be reached at sharon-cook@careerteam.com. Career TEAM is the Direct Services Provider at Kentucky Career Center - Lincoln Trail.

QUOTE OF THE DAY

"There are two ways of spreading light: to be the candle or the mirror that reflects it."

–•Edith Wharton