



fitting dental and vision benefits into the wellness puzzle

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“Wellness is an active process of making choices toward a more successful existence.”

– The National Wellness Institute

Employers across the country have implemented wellness programs to help employees enjoy better health. They recognize that healthy employees tend to take fewer days off for sickness, have fewer injuries and are more productive, happy and satisfied with their work. Health experts have found regular dental and vision exams to be a vital piece of the wellness puzzle. Many employers are interested in including dental and vision care as wellness benefits, but are unsure how to help employees understand their value.

1 ACA emphasizes importance of wellness

Under the Affordable Care Act (ACA), employers are encouraged to develop programs that engage employees, change lifestyle behaviors and educate them on health prevention services. The ACA rules outline new standards for wellness programs, along with rewards for employees who meet health goals. In fact, Employee Benefit News reports that 50 percent of employers surveyed indicated the ACA’s emphasis on wellness efforts positively influenced their decisions to maintain or enhance their wellness programs. And many employers have extended wellness benefits to spouses of employees.

According to Optum Research, employers are developing strategies to keep employees healthy and productive, including continued funding of wellness programs. Research with employers demonstrated these trends:

- 20 percent spent more this past year on wellness programs than in previous years
- 40 percent plan to spend more on wellness in the next three years
- 87 percent recognize that health management programs are vital to the success of their wellness efforts

Additionally, research by the National Business Group on Health discovered that about 93 percent of midsize to large employers plan to expand or maintain their wellness programs during the next three to five years.

2 Value of investing in wellness

Employers recognize the value of incentives to encourage employees and their dependents to participate in wellness programs and maintain health goals. Approximately 43 percent of employers surveyed reward employees for attaining specific health outcomes. Last year more than 81 percent of employers with wellness programs offered incentives (up from 78 percent two years ago). On average, employers spend \$167 in wellness incentives for each participant (compared to \$154 the previous year).



Researchers at Harvard University discovered that for each dollar employers spend on wellness programs, they recoup an average of \$3.27 in reduced health care costs and \$2.73 in lower absenteeism.



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Connect the Dots

Employees are employers' most important asset, so it's important that they are healthy, productive and positive. Employers and brokers have significant opportunities to help employees connect the wellness dots. Invest time to explain what good health and wellness means, identify wellness programs that can improve lifestyle habits and emphasize the importance of prevention programs including dental and vision benefits.

3 Dental and vision wellness

Many employers recognize dental and vision insurance benefits as vital components of employee wellness. But they also acknowledge that employees may not understand the importance of checking their oral and vision health regularly.

Impact on oral health

Research demonstrates that oral health problems can lead to physical health issues, such as heart disease, stroke, diabetes and pneumonia. People who fail to brush and floss their teeth daily and who don't schedule regular dental exams for checkups and cleanings may have higher incidences of tooth decay and gum disease, an infection caused by oral bacteria. This type of infection can travel to other areas of the body and may lead to stroke and heart disease. Scientists also have discovered that pregnant women with gum disease are seven times more likely to have a baby born too early and too small.

According to the National Association of Dental Plans, people who have dental insurance tend to visit the dentist and use their benefits. In comparison, people who do not have dental coverage are 2.5 times less likely to visit the dentist.

Value of vision exams

It's important for people to schedule routine eye exams—regardless of their age or physical health. During the exam the eye doctor will check for vision needs, such as prescription eyeglasses or contacts, and look for signs of potential health problems as well as evaluate how the eyes work together.



Exams detect health concerns

During dental and vision exams, health professionals can detect many health concerns, often at an early stage, including diabetes, hypertension, high cholesterol, some types of cancer, high blood pressure and eye diseases, such as glaucoma or age-related macular degeneration. Identifying these problems early can help in treating the condition and lowering medical costs over the long term.

4 Communicate the need

Research from the Institute for Wellness Education identified gaps in employees' understanding of what constitutes good health and wellness.

Many employees fail to connect wellness to making healthier lifestyle choices. In fact, 1 in 3 Americans surveyed thought that wellness was the absence of a diagnosed illness or disease. Interestingly, this research also showed that despite wellness programs at more than 80 percent of employers with more than 50 employees, 62 percent of employees surveyed said their employers do not promote or encourage healthy habits or activities at work.

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