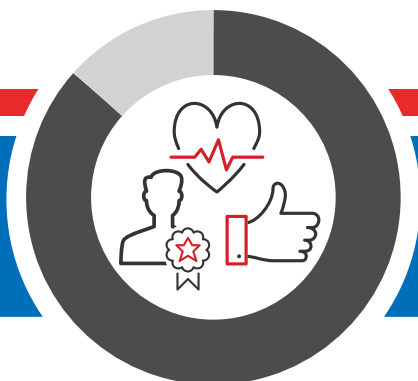


Why Offer Dental and Vision Benefits



87% of employers feel that health care benefits help keep employees healthy, boost employee morale, keep and retain employees, and attract quality employees.¹

- **You rely on your employees to keep your business running smoothly.** So you're always looking for ways to keep them engaged. Dental and vision are benefits that employees use, value and request. If you think offering dental and vision benefits is unaffordable or won't impact your business, keep reading.

Consider five reasons why you should offer dental and vision benefits.

1

Myth: I can't afford to offer dental and vision benefits.

Fact: Ameritas of New York offers affordable dental and vision benefits for as few as three employees. And you have the option to cover a percentage of the premium, or none at all.

2

Myth: Our medical plan and HSA can help pay for dental and vision services.

Fact: A medical plan usually provides dental coverage only for emergency services. It does not cover routine cleanings or X-rays, or common procedures such as fillings and root canals. Employees who use HSA funds to pay for dental and vision services pay out-of-pocket and don't get the additional savings insurance provides.

Dental and vision benefits pay for part or all of the service or materials. And employees save even more when visiting network providers.

3

Myth: There is no impact on my business if I don't offer dental and vision benefits.

Fact: Individuals balance benefits and salary when deciding to accept a position or stay in their current job. Offering a comprehensive benefits package helps you hire and retain the most qualified employees.

4

Myth: Dental and vision benefits are not worth the hassle.

Fact: Your benefits broker can help you find a plan that's easy for you to offer and easy for your employees to use. Ameritas of New York offers online portals for both employers and employees. If there are questions, we are a phone call away. Our customer connections call center is certified as a Center of Excellence by BenchmarkPortal, the largest call center benchmarking program of its kind in the world.

5

Myth: Employees don't care if I offer additional benefits.

Fact: Offering benefits makes oral and vision care more affordable. Eyewear is expensive. And dental issues can become painful and costly if ignored. Coverage for preventive visits helps employees address issues early and maintain good health.

▶ **Employees who take care of their teeth and eyes spend less time away from work dealing with health problems.**



92% of employees indicate that benefits are important to their overall job satisfaction²

Contact your benefits broker or Ameritas of New York representative to find **affordable dental and vision plans for your small business.**



Ameritas Life Insurance Corp. of New York

¹ Transamerica Center for Health Studies survey, 2018.

² Society for Human Resource Management, 2017.

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