

# The Importance of Offering Dental and Vision Benefits



**Dental insurance ranks among the top 4 most important benefits to employees when compared with other insurance and related benefit offerings — surpassed only by paid time off, medical insurance and retirement savings plans.<sup>1</sup>**

*If you are a startup or small business, dental and vision benefits will help you find and retain the best talent — and set you apart from the competition! Find out how you can keep morale high and build your brand reputation by making dental and vision benefits a priority.*

## Five reasons to offer dental and vision benefits

1

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

**Fact:** Ameritas offers affordable dental and vision benefits for employers with as few as three employees. You have the option to cover a percentage of the premium, or none at all. Or you can offer Ameritas individual dental and vision plans without contributing any of the employee's monthly premium.

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 typically 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:** When it comes to benefits, dental and vision have moved squarely into the essential category. They are no longer something that can be skipped by employers.

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 offers online accounts 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.



## Individual dental and vision benefits

Without contributing any of the employee's monthly premium, you can offer Ameritas individual dental and vision insurance plans to employees and their dependents. They can view plan details, get a quote and enroll online at [myplan.ameritas.com](https://myplan.ameritas.com).

**Contact your benefits broker to find affordable dental and vision plans for your small business.**



Ameritas Life Insurance Corp. of New York

<sup>1</sup> LIMRA 2025.

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