

# 5 Ways to Help Clients Personalize Dental and Vision Benefits



Employees not only want but expect benefits that fit their personal needs and life goals. Even benefits like dental and vision can be tailored to fit employees' needs.

**Work with your clients to survey employees and find out what matters most to them.**

1



## What procedures do employees seek most?

Review the carriers' claims experience reports with clients. Work with the carrier to optimize coverage for the most used benefits. Can procedures like root canals be moved to a different benefit category?

2



## What do employees wish was covered?

Add a wish list to the survey to see what dental and vision procedures or materials employees would like to have covered. Work with the carrier to add those to the plan.

3



## Are cosmetic benefits important?

Find out if cosmetic procedures like teeth whitening are a priority for employees. If those benefits are not covered, consider adding them to the plan.

4



## Do employees value vision benefits?

People love to enhance their appearance with new eyeglasses, contacts or LASIK. If vision coverage is not already part of the package, add it as a perk for employees to help improve retention and engagement.

5



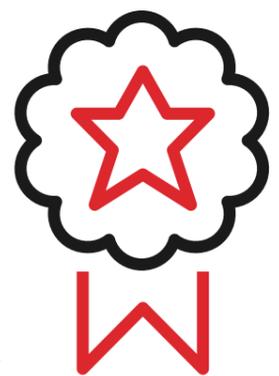
## Would employees benefit from plan options?

Employers can offer things like cosmetic coverage and richer benefits but also cater to those who rely on plans mainly for preventive care and cost savings. Offering two plans gives employers and employees options.

## Added bonus

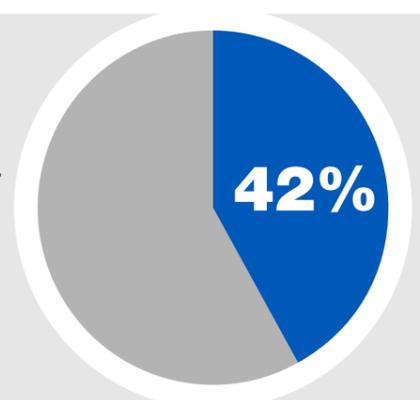
### Help employees pay for the benefits they want by reducing their debt

The right student loan repayment program can cater to a variety of different needs and lifestyles. Find one that helps pay off current debt with the option to use 401(k) match funds that your client already provides. Also offer college savings and tuition reimbursement benefits to meet a variety of personal needs.



## Keep cost in mind

Benefit plan additions and enhancements may mean increased premiums. But research shows that **42% of employees would sacrifice pay for richer health benefits**. Voluntary plans are a great way for employers to offer benefits that fit employees' needs and life goals.



**Find out more about Ameritas dental and vision employee benefits. Join the Ameritas team.**