



THE FINANCIAL WELLNESS REVOLUTION:

How Dental and Vision Benefits Protect Your Business



The Power of Expanded Benefits



With employer-sponsored health insurance expected to deliver up to a 52% return on investment (ROI) by 2026,¹ it's no surprise that 88% of employers ranked health-related benefits as very or extremely important.² Employees agree, stating that health insurance is the most important offered benefit — even ahead of 401(K) matching.^{3,4}

However, as the healthcare landscape becomes more complicated, employers must keep up with changing needs. With employees willing to look for new jobs if their existing benefits leave anything to be desired, now is the time for businesses like yours to act — particularly to attract and retain talent. This is also an excellent opportunity to restructure benefits offerings to protect your company financially and reputationally, especially as rising costs complicate your plans.

The answer to all of these concerns and more is simpler than you might think: dental and vision benefits.

Dental and vision benefits are cost-efficient, valuable and relevant to employees at every life stage. Let's take a look at these expanded offerings and how they boost overall health — not to mention your benefits packages

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The State of Healthcare in 2024



Healthcare is more complicated than ever, which means health *benefits* are, too.

As inflation increases health costs by billions of dollars,⁵ employers expect the total health benefit cost to rise an average of 5.4% per employee throughout 2024.⁶ Employees are also feeling the strain, with single coverage costing an average of \$8,435 and family coverage costing \$23,968 in 2023 — both seeing a 7% increase last year alone.⁷ About half of American adults say they have a hard time affording healthcare, and one in four will postpone care due to cost.⁸ That's all in addition to high prescription costs, particularly as some drugs can be up to eight times more expensive in the U.S. than in other countries.⁹

These issues aren't just due to inflation. Problems in the health services industry have far-reaching effects; for example, a predicted shortage of more than 430,000 nurses¹⁰ could exacerbate existing labor shortages, straining healthcare systems and increasing prices for patients. Supply chain disruptions, ongoing pandemic impacts, changing legislation¹¹ and other pressures can also complicate health outcomes.

This culminates in a complicated, anxious landscape for employees, who look to employers for support during periods of financial difficulty. In many ways, health benefits are both a responsibility and an opportunity for employers — a chance to create a comprehensive approach for this and other uncertain times. This is particularly important now, as the benefit plans that worked in the past won't go as far now.

Employers need to evolve, finding ways to offer more valuable benefits while saving money — and that's where dental and vision benefits come in.



DENTAL AND VISION:

Going Above and Beyond for Your Employees

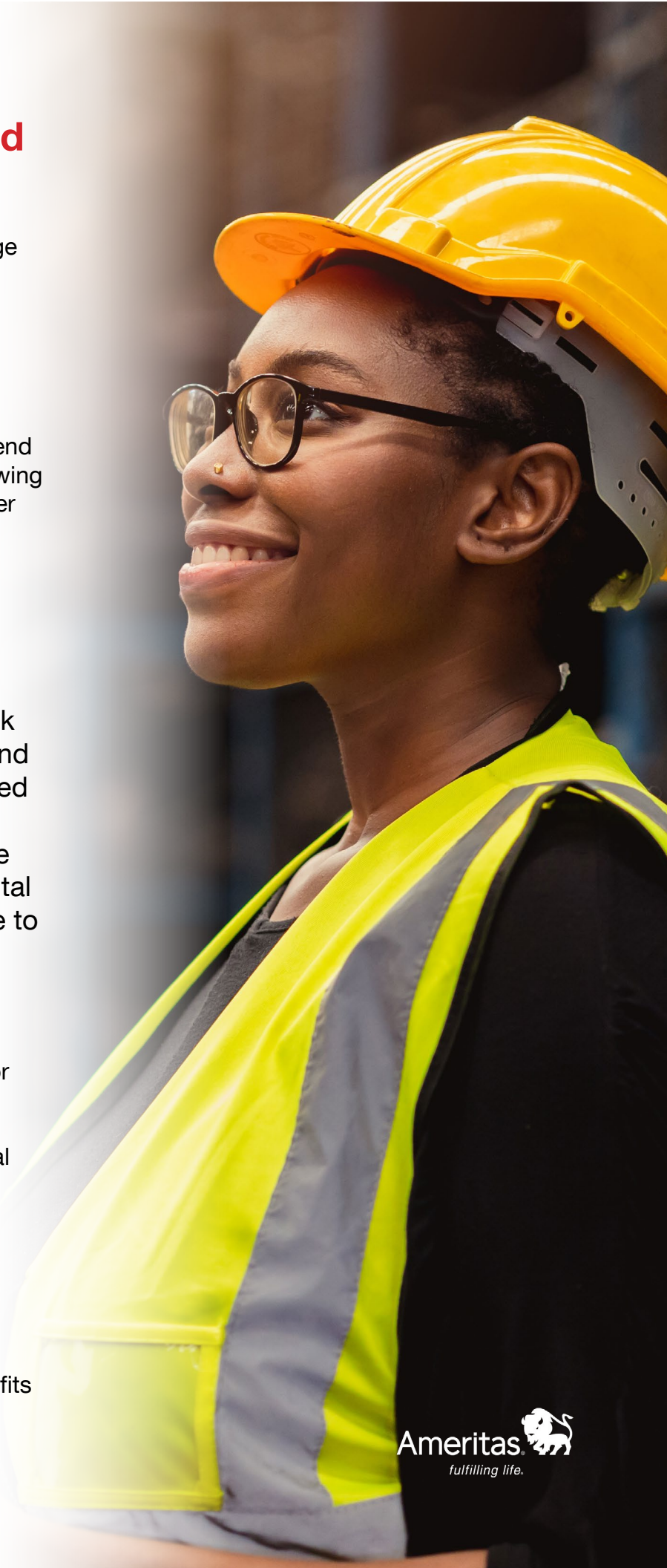
Dental and vision benefits promise coverage for important checkups and procedures. But these offerings support more than just teeth and eyes. That's because dental and vision care both support overall health; for example, regular exams in both areas can help identify signs of conditions like heart disease or diabetes. This aligns with the trend toward holistic care, which indicates a growing interest in treating "the whole person" rather than treating different aspects of health as separate elements.¹²

While dental and vision benefits have always had value, they're particularly relevant now — especially as employees get back into the habit of regular exams and procedures after pandemic-related delays. Plus, with nearly 20% of the American population over the age of 65 in 2020,¹³ ongoing dental and vision care will only continue to become more important.

The value of care

Benefits that offer free or low-cost dental or vision exams help your employees identify health issues in the early stages. These employees can then use their other medical benefits to seek further care.

In this way, dental and vision offerings fill gaps in benefits packages, increasing the value of existing health benefits by enhancing care and leveraging the natural connections between different health interventions. A more comprehensive benefits package also helps keep your workers in the habit of preventive care, which saves money for them and your company.



Employee cost savings

Studies have shown that preventive dental care is strongly associated with savings in diabetes or coronary artery disease treatment.¹⁴ These connections indicate the far-reaching value of regular dental and vision care, including cost savings beyond the teeth and eyes.

The promise of more manageable costs can also help prevent employees from delaying healthcare. This can have an impact on everything from absenteeism to your company's health spending. Dental and vision benefits also help contribute to a financial "safety net" ensuring patients don't have to use their savings or go into debt to cover unexpected or emergency medical expenses. That means your workers keep more of their salary in their pocket.

Better health can improve employee performance and satisfaction. Productivity, morale and mental health boosts are all within reach when workers aren't stressed about medical costs.

Employer cost savings

When employees save money, employers do, too. For example, timely medical care means your workers are less likely to make large insurance claims down the line — and it helps prevent downtime and lost productivity along the way.

Dental and vision benefits also help improve your company's reputation, emphasizing your focus on providing holistic care that supports the whole person through every life stage. This also improves talent acquisition and retention strategies, making you a more attractive option in a competitive hiring landscape. Better yet, these benefits round out compensation packages without requiring significantly larger resource allocation from your business.

It's important to note that regulations like the Affordable Care Act (ACA) don't require dental and vision coverage. That means you can beat some of your competitors just by going beyond the basic obligations. The benefits are twofold:

- + Employees will see you going above and beyond to offer more support for their overall health, both physical and financial.
- + Your business will get more value from enhancing existing health benefits without having to invest in complicated or expensive offerings.



How Dental Benefits Create Value



Dental benefits have significant “upfront” value, meaning that it’s easy to see why dental care itself is valuable. It’s a constant throughout life — something your employees will always have to think about (and pay for). Here are just a few examples:

- + **Wear and tear:** Minor dental issues can occur over time. Staining is a particularly relevant issue, as employees often want to fix discoloration for aesthetic reasons — and dental benefits make this possible.
- + **Orthodontics:** Braces for children or adults are a hefty expense, and prices can vary depending on the extensiveness of existing issues.
- + **Stress-related issues:** Stress can cause issues like teeth grinding, which may lead to broken teeth or jaw misalignment and require dental intervention of various types.
- + **Dry mouth:** Many prescriptions list “dry mouth” as a side effect, and this can cause decay and other issues that require ongoing monitoring and treatment.
- + **Bad habits:** From delaying cleanings to forgetting flossing, bad oral hygiene habits can turn small issues into big ones — which is why regular care and checkups are a must at every age.
- + **Dentures and implants:** This kind of dental work becomes more important as the population ages, but it may be valuable to younger employees who need more extensive dental work.

Dental care needs come up throughout life and in a variety of ways, which means this benefit is plenty valuable on its own. However, there’s more to know about the advantages of offering oral health support.

For example, dental coverage helps alleviate further medical costs for both you and your employees. When root canals, gum disease treatment and other solutions are within reach, workers can avoid more invasive and expensive health issues. Additionally, dental care can help improve mental health by increasing confidence and reducing stress.

Dental benefits encourage employees to use their other health benefits and see more of the value in their compensation package. For example, a dentist could identify signs of an underlying health condition at a regular checkup. In that case, workers have a clear path forward: finding a doctor or specialist covered by their plan.

No matter how you look at them, dental benefits create value for the whole body, not just the teeth — and they do the same for your employees and company.



How Vision Benefits Create Value



Vision benefits follow a similar pattern, providing plenty of value upfront before employees even consider the connections to overall health. That's because vision needs and challenges are always coming up. For example:

- + **Eye strain:** With employees and their families spending more time in front of screens, eye strain is almost a given. That can lead to dry eyes, blurry vision, headaches and more — which means eye care is more important than ever.
- + **Genetic vision problems:** Your workers may have inherited vision problems such as color blindness, night blindness and more. These will require ongoing care and checkups throughout life.
- + **Age-related eye issues:** Some vision challenges begin early, which is why children need regular screenings; others set in as people age, including glaucoma, age-related macular degeneration and temporal arteritis.
- + **Cataracts:** Although often considered a problem for aging eyes, cataracts can occur at any life stage and are the leading cause of both vision loss and blindness in the U.S.¹⁵ Many people don't receive the proper treatment due to cost and awareness issues.

Vision benefits create value in countless ways throughout life, making them a strong benefit on their own. However, eyes are part of the much larger, more intricate systems in the human body, which means these benefits go even further in supporting overall health.

Vision exams and screenings help employees catch issues before they get worse and more costly. This doesn't stop at eye problems; vision care can also help with underlying conditions like diabetes, which is connected to diabetic retinopathy. No matter what conditions are identified, workers are in a better position to seek treatment early — and that leads to lower costs for them and your business.

Vision also impacts an employee's ability to get through the day — not only at work, but in their personal life, too. Preventive care and accessible treatment help prevent issues that can lead to injuries, decreased productivity and morale, declining mental health and more. As with dental benefits, this kind of care only becomes more important as people live longer and the workforce ages.



How To Leverage Dental and Vision Benefits

Dental and vision benefits have plenty of upfront advantages. However, you won't see their full value until you understand how they impact every element of health — from identifying underlying conditions to supporting mental well-being.

Of course, these benefits aren't just excellent news for health; they're also a significant solution for rising healthcare costs that impact your company and its workers. By making dental and vision part of your compensation package, everyone saves money and gets more value at the same time — and in today's complicated economy, that's a rare advantage.

This leaves employers like you with just one question: How do you piece together all these different benefits? That's where Ameritas comes in.

Ameritas is your partner in fulfilling life for every need. We're here to help identify the right offerings for your company and employees, fitting different options together to create a comprehensive health benefits package. Better yet, we know how to make each offering complement the others — and that means you'll see new value at every turn.

Ready to get started?

Contact your benefits broker to find out more about Ameritas dental and vision plans — or find an Ameritas sales representative near you.

FIND A SALES REPRESENTATIVE

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