



Back-to-School Checkups Aren't Just for Children

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As children go back to school and get their vision, teeth and hearing checked, parents should think about doing the same. While many parents already know that a general practitioner may be able to detect illnesses early on, what they might not realize is that checking in with an eye doctor, dentist or even an ear, nose and throat doctor could end up saving their lives. After all, a variety of diseases and ailments are often discovered simply through routine checkups and regular exams.

A routine exam performed by an optometrist can identify signs of glaucoma, diabetes, high blood pressure and even brain tumors. Many vascular disorders, such as thyroid disease, sarcoidosis and gastrointestinal disorders can also be detected. Regular dental visits can discover oral cancer, heart disease and diabetes. While hearing loss occurs for a variety of reasons, including old age, sudden hearing loss is usually the sign of a larger problem such as a tumor, Cogan's syndrome, Lupus or various autoimmune conditions.

Vision, dental and hearing trouble have a significant effect on Americans' health. Vision problems are the second most prevalent health problem in the country, affecting more than 120 million people nationwide, according to the Vision Council of America. The Council also reports that approximately 75% of adults use some sort of vision correction.

Oral cancer strikes an estimated 35,310 Americans each year and claims the lives of more than 21% of those diagnosed with the disease, according to the American Cancer Society.

Hearing loss is the third most common chronic disability in the United States, according to the National Institutes of Health. Over 20 million working adults (age 18-64) make up the largest number of hearing loss victims. NIH suggests that the next generation of young Americans will be the most hearing impaired since World War II.

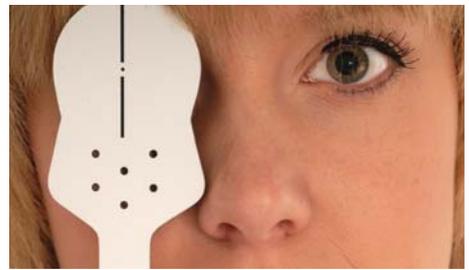
When employers or employees take the time to do the math, they will undoubtedly realize the value of vision, dental and hearing benefits. According to the Vision Council of America (June 2007), employers gain \$7 in increased productivity for every \$1 spent on vision insurance. Adding a vision, dental or hearing plan to an employee's benefit package provides employers increased recruitment, retention and productivity.

A recent Gallup-Healthways poll reports that more than one-third of the American population did not visit a dentist at all last year. This sort of coverage gap has serious ramifications and can result in the loss of 20 million work days a year, according to the Coalition for Oral Health. Using preventive benefits can have a significant impact on quality of life and medical costs. When employees remain healthy, money spent in future medical costs is saved and the amount of time off work due to illness decreases.

There are a variety of different benefit plans available in the market today—employer-paid and voluntary. Voluntary benefits, especially in today's economic times, are often appealing to employers because they are not required to contribute to the monthly premium costs while continuing to offer employees ancillary coverage. Many underwriters can determine rates based on the number of employees who choose to enroll, and employers may elect to offset a portion of the cost for the employees or not pay any portion at all. Rates may be reduced as participation in the plan increases.

If employers determine they are not in a financial position to contribute to the benefit offerings but still see the value in their employees enrolling for coverage, they should offer voluntary benefits. Voluntary benefits are paid by the employees and allow them to obtain the insurance coverage they seek for themselves and their families. Regardless of the plan type, employers and employees should be able to find a plan that suits their specific needs with little trouble. In many cases, packages chosen are based on employees' individual needs. Most plan underwriters will work with employers to create customized plan offerings that fit employee needs specifically, whether it is the need for benefit riders, such as hearing, or lower costs.

The annual cost of voluntary vision insurance for an employee typically ranges from \$84 to \$100, while voluntary dental plans will typically cost



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\$330 to \$360. Additionally, many dental plans now offer high-risk employees, such as those who are pregnant or diabetic, extra preventive dental care at no added cost, in addition to regular checkups. Some plans may also offer annual pre-diagnostic testing to employees 40 years old and older who demonstrate risk factors for oral cancer.

A hearing rider benefit can be even more affordable. The hearing rider benefit will generally be \$2 per adult per month and could include a variety of different options. For instance, AlwaysCare Benefits offers a hearing rider that includes an annual hearing screening, advanced testing for those identified to have a hearing problem, and a generous allowance toward the purchase of hearing aids.

From preventing and treating illnesses to increasing worker productivity, vision, dental and hearing plans can only benefit both employers and employees. Regardless of how these benefits are offered or how they are structured, one thing is clear: There is certainly a need for them. **HIU**



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