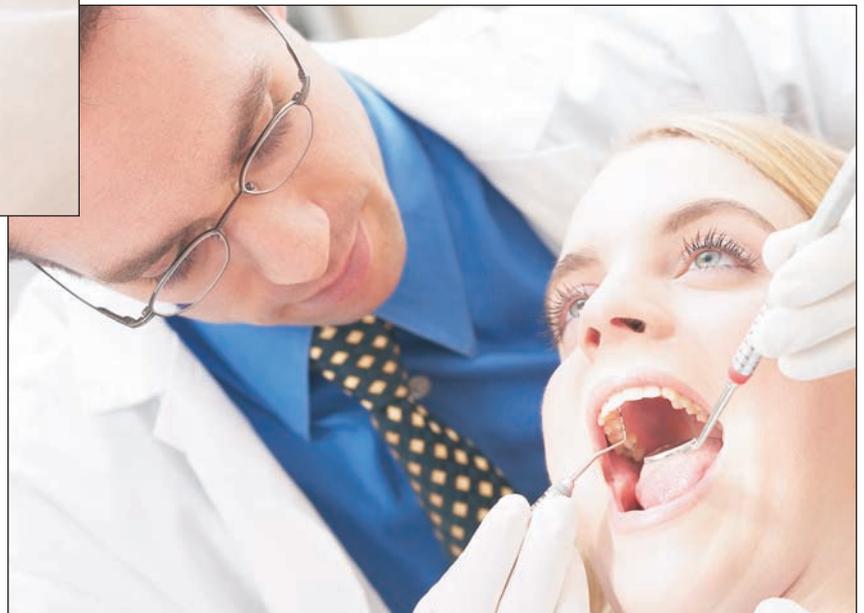


MAXIMIZING MAXIMIZING Employer Benefit Options



As the country faces difficult economic times, health care costs are rising and employers are being forced to cut expenses and look hard at the benefit packages they offer their employees. However, they should consider dental and vision benefits as cost-saving tools rather than opportunities for cost-cutting.

Why dental and vision benefits? Choosing the right benefit plans can increase employee satisfaction levels and improve well-being and productivity. Employed adults lose more than 164 million hours of work each year due to dental disease or dental visits, according to *Oral Health in America: A Report of the Surgeon General*. In addition, employers lose an average of \$8 billion a year because of loss of production resulting from employee vision-related health issues (Vision Council of America). >>>



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Early detection of disease through dental and vision screenings saves money in the long run. Perhaps the best example is oral cancer, which strikes an estimated 34,360 Americans each year and claims the lives of more than 25% of those diagnosed with the disease, according to the American Dental Association. Oral cancer is disfiguring, costly to treat, and can be detected early by dental checkups. In order to keep claim costs low, patients need regular checkups to remain healthy and to allow for early intervention. Good dental care can contribute to keeping chronic medical conditions under control.

Voluntary benefits are a great alternative for companies looking to lower costs without reducing benefits. More employers are making voluntary dental and vision available, as opposed to paying 100% of their employees' health benefits.

My company has developed a program—AlwaysPartner—specifically geared to help agents and employers offer dental and vision benefits on a voluntary basis instead of a standard employer-paid benefit. Employers can choose to contribute some of the cost, just as employees can choose to opt out of benefit.

Choosing an innovative dental and vision plan is important in obtaining the most benefits for your budget. A flexible dental plan will offer benefits and products beyond the annual dental cleaning and checkup. For example, AlwaysCare gives its members the option of choosing an endosteal implant to replace a missing tooth instead of a conventional fixed, three-unit bridge when a bridge would be approved.

In response to consumer demand, we recently added the availability of a cosmetic benefits rider to dental plans that covers teeth bleaching, porcelain crowns and posterior composite ("white fillings") restorations. The number of cosmetic dental procedures performed has jumped about 50% each year since 2005, according to the American Academy of Cosmetic Dentistry. The plan is currently only available to groups of 50 or more, although a growing demand for cosmetic benefits may open up the availability to smaller groups.

To help employers and employees reduce costs on dental plans, carryover—or rollover—dental benefits are available with select carriers, including AlwaysCare. A growing number of dental plans are allowing members to roll over their unused maximum treatment limits to the next year. These plans encourage members to visit the dentist on a regular basis for preventive care that will help in reducing overall medical costs.

Vision care should not be overlooked. More than 120 million Americans are currently affected by vision problems, according to the Vision Council of America. Daily computer use, stress-related issues and extended work hours increase vision problems for today's workforce. Nearly 90% of those who use a computer for at least three hours a day suffer from vision problems associated with computer eye strain.

According to the Vision Council of America, employers gain as much as \$7 for every \$1 spent on vision coverage. Offering

vision care to employees is rewarding beyond the financial benefits. Serious diseases and health problems such as glaucoma, diabetes, hypertension, brain tumors and various vision impediments can be detected by annual screenings.

Voluntary and employer-sponsored vision plans can include features like varying benefit frequencies, co-pay options, frame and contact lens allowances, out-of-network benefits and more. Materials-only and exam-only plan designs are also available, as well as programs that include discounted LASIK surgery.

The latest method to maximize employee benefits is to include a hearing rider with dental and vision plans. Hearing loss is no longer just a concern among seniors and the baby boomer generation. The National Institutes of Health suggests that the next generation of young Americans will be the most hearing-impaired population since World War II.

AlwaysCare's fully insured hearing benefit rider offers enhanced hearing benefit options to an existing dental or vision plan. Employees have access to annual hearing screenings, high-quality hearing physicians and audiologists, and allowances on hearing aids, among other benefits. This facilitates access to routine care, which is valuable to ensure early detection of hearing loss. Treatment is available to employees who may not otherwise consider the critical wellness aspects of hearing exams.

When considering plans, customer service is what makes or breaks a relationship with an employee benefit plan provider. As more business is increasingly being handled online, excellent online tools and resources can improve efficiency for agents, employers and members.

AlwaysAssist, an interactive portion of our website, provides user-friendly technology for benefits administrators and members. Benefit administrators enjoy benefits including ordering and printing member ID cards, viewing multiple accounts, viewing payment history, and reviewing and editing bills and managing employee information. Online resources for members include the ability to e-mail dental and vision questions to participating dentists and eye doctors who respond directly. Members can also print ID cards, view their claim history, refer a dentist or eye doctor, and locate a dental or vision provider in their area.

Finding the right plan can make it easier on your resources as well. Low cost and high value benefits are key. The advantage of a dental plan combined with a vision plan—along with a hearing rider—by the same provider can mean financial payoffs for the employers. The ease of both dental and vision under one roof makes handling plans simpler, faster and more cost-efficient.

Hard economic times should not discourage agents or employers from providing dental and vision benefits. Your clients can find the dental and vision plan option—pre-designed or custom, voluntary or employer-paid—that fits their budget and benefit needs. ■

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