

BENEFITS FOR EVERY AGE: The Role of Family Dental and Vision Care in Employee Well-Being



The Increasing Importance of Lifelong Health Benefits



Health care spending in the U.S. is expected to be greater in 2024 than in the previous two years.¹ Costs were high in both 2023 and 2022; in the former, spending grew 4.1%, reaching an average of \$13,493 per person and \$4.5 trillion overall. That was 17.3% of the nation's Gross Domestic Product.²

Rising health care costs mean that employee health benefits are more important than ever. To succeed in a highly competitive hiring market, reduce turnover and improve worker satisfaction, every employer must make fast, effective decisions. For many, the answer is dental and vision.

About 43% of Americans visited a dentist in a single year,³ with numbers rising to 50% among seniors and children; however, 12.7% did not obtain necessary care due to cost.⁴ The same is true for vision. With nearly 80% of U.S. adults using some form of sight correction and more than half reporting a recent eye exam, vision adds significant value to a benefits package.⁵

Employees see rising costs for crucial services. But for savvy employers, this is an opportunity to offer benefits that support every life stage, creating value for workers of all ages.

In this whitepaper, we explore the importance of lifelong health benefits, highlighting dental and vision as top choices for compensation packages in 2024 and beyond.

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How Dental and Vision Support Lifelong Employee Well-Being

Dental and vision benefits don't just make employees healthier — they support lifelong well-being. That's a great way to show employees that you care about more than what they can do at work.

Employers can enjoy significant advantages when adding these options to compensation packages. Examples include:

A healthier, happier workforce

Treatment and preventive care help address issues that can temporarily or permanently take employees out of the workforce. This is particularly true of dental and vision benefits, which help prevent larger health issues across life stages. The result is increased productivity and reduced downtime.

On top of that, better benefits help boost morale, minimizing high turnover by giving employees a workplace that takes care of them.

Stronger brand values

An employer covering dental and vision care is making a clear statement about their values:

- + Helping young people achieve desired aesthetics and establish healthy routines.
- + Providing a strong foundation for growing families whose kids need glasses, braces and more.
- + Supporting aging employees in keeping up with care, especially as age-related needs like reading glasses and dentures become relevant.

This shows that the company cares about all employees and hires based on talent, not life stage. These employers want to keep the people they hire with them for a long time and are willing to work to keep their loyalty.

A competitive edge

To attract talent looking for long-term employment, a business must beat the competition in hot hiring markets — and that means offering more value in every compensation package. Better yet, if this value can increase over time, workers are more likely to stay.

For example, LASIK and hearing can be progressive benefits. Coverage increases as employees stay on the plan, encouraging retention, rewarding loyalty and providing better benefits without increasing costs.

Employee support

By offering care that evolves over time, companies help reduce employee spending on health issues. That means workers can save for whatever they need most — a first car or house, college, vacations or retirement.

Dental and vision benefits are a long-term investment, and workers want support as their needs change with their life stage. That means you're not only an employer, but a partner in creating more fulfilling lives.

STAGE 1

New Families

New families with one or more young children have unique health needs, particularly concerning dental and vision.

These benefits help even before babies are born. For example, mothers need to have good oral health to prevent periodontal disease during pregnancy — and they may qualify for extra cleanings. Coverage gives parents-to-be the chance to care for their own health while also saving money that can go toward diapers, cribs, delivery costs and more.

Encourage employees to focus on the value of preventive care, particularly upkeep and maintenance for teeth and eyes. They'll appreciate the financial coverage — and the chance to avoid bigger health issues — as kids add new costs to everyday life.

STAGE 2

Children's First Doctor Visits

Most experts recommend taking a baby to the dentist for the first time at about 12 months or within 6 months of the first tooth eruption. Dental benefits help your employees build these healthy habits instead of putting off initial visits that could prevent childhood cavities and tooth decay. Plus, as kids age, parents will be in a good financial place to start orthodontic care (whether for their children or themselves).

The same is true for vision. Children should have their first eye exams between 6 months and 1 year of age, even if parents don't notice any issues. This helps ensure that the baby's eyes are straight and can focus without trouble — and it helps catch developing issues ahead of time, too. Employers can encourage parents to make good use of vision benefits by taking babies in for every recommended eye exam.

Along the way, workers might need reminders that their health is just as important as their family's — especially now. At this life stage, their dental care helps set good examples for kids; it also catches or prevents issues that could contribute to future health concerns, including pneumonia and cardiovascular disease. The case is similar in vision care, as conditions like diabetes and high blood pressure are closely linked to eye problems.

This is a great way to ensure they use dental and vision benefits — but it also keeps your workers happier and healthier on the job.



STAGE 3

Young Adults



Young adults can stay on a parent's health insurance plan until age 26, but many choose to get their own insurance with their first full-time job. Workers in this life stage will look to their employers for new coverage options — and dental and vision can go a long way.

Although young adults may not have age-related problems with their eyes and teeth, they may now be paying for dental and vision care expenses on their own. They might also be seeking services that help improve or maintain their appearance, such as teeth whitening or new eyewear, and are taking responsibility for these bills for the first time.

Young adults haven't had time to build up their savings yet, so any kind of doctor visit might take a back seat if they feel it's too expensive. On top of that, anything they *can't* put off — like an unexpected issue or emergency — could take a huge chunk out of their hard-earned cash.

Fortunately, employers can provide dental and vision coverage to help young adults protect their finances *and* their long-term health.

This is an especially good time for employees to save money. They may be paying off student loans or saving for a future degree, gathering funds for a first home or apartment, planning vacations with friends or trying to build a solid financial future. Many people also consider retirement savings for the first time during this life stage.

These responsibilities are a little easier with help from employers. You can offer benefits like BenefitEd™, created by Ameritas and Nelnet, Inc., to help workers lower their debt. This employer-matched funds program helps with student loan repayment and refinancing, tuition reimbursement and college or retirement savings.



STAGE 4

Aging Adults



Many health issues only become a concern as we age. For example, the lens of the eye gets stiffer over time, leading to focus problems that usually require glasses. Similarly, oral cancer is more common in people over 40. On top of all that, people may have multiple medical conditions as they get older — and some of these, like diabetes, can impact both dental and vision health.

The impact of health changes as it relates to age. That means your employees need to take every opportunity for checkups, preventive care and specialist advice. Dental and vision coverage helps them avoid the temptation to put off these important steps in lifelong health.

Many employers also provide hearing benefits to help cover exams and hearing aids. This can be part of your dental plan or even a stand-alone offering — whatever works best for you, your company and your employees.

As our aging population translates to more older adults in the workforce, employers will find more value in benefits that support aging

adults and keep them healthy and happy. By the year 2034, these older adults are expected to outnumber children for the first time in U.S. history.⁶ Employers will need to spend more time thinking about how to support people in this life stage.

The best approach is to offer benefits that cover changing needs over time rather than trying to piece together different coverage for every group. The good news is that dental and vision benefits can more than keep up.

Of course, these coverage options don't just support healthy aging. They're also great for navigating the costs of getting older. During this life stage, workers may have a more comfortable savings account and retirement plan, but they might also be paying for college or weddings for their kids. Robust health coverage means they don't have to choose between their own care and memorable milestones; instead, they can afford to do what their bodies need.



STAGE 5

Retirement Phase



Whether you have aging employees on the job or younger workers caring for aging parents, the retirement phase is a critical life stage for dental and vision benefits.

Medicare doesn't cover all expenses in these areas — including dental and eye exams, teeth cleaning or glasses. Even Medicare Advantage plans have significant limitations. That's why savvy employers offer individual dental and vision plans employees can use when they retire. Employees can also recommend these plans for their retired parents to provide dental and vision benefits that Medicare does not.

But these considerations only scratch the surface when it comes to the retirement phase. There's a lot to think about as your employees get older — for example, dentures, which are worn by more than 40 million people nationwide and only becoming more necessary.⁷ Another common issue is cataracts, affecting about half of people ages 65 to 74.⁸ That's not to mention the possible links between dementia, vision impairment and eye disease.

People in this life stage also need to be careful with their spending, particularly when fixed incomes come into the picture. Newly retired employees are still learning how to live without a regular paycheck and might worry about the cost of dental or vision care. Younger workers caring for their parents might be juggling a lot of expenses and feel overwhelmed by out-of-pocket eye and oral exams. Employer coverage goes a long way toward supporting the right care at the right times — all without adding worry about increasing costs or limited funds.

The simple truth is that employees and their families need you now more than ever. This life stage is the perfect opportunity to visibly prove your values and support the people who spent so long supporting you.

More than

40M

people wear
dentures nationwide

Cataract affects

50%

of people ages 65
to 74





Providing Ongoing Dental and Vision Care

We've explored the “why” behind dental and vision benefits, highlighting value for employers and employees. But something that works across life stages, needs and challenges can be difficult to get right — especially given the complexity of most insurance solutions.

Fortunately, that's not the case with Ameritas plans. We offer simple, straightforward solutions for dental and vision benefits your employees will love. We're here to help you find exactly what you need to turn coverage into business value, worker loyalty, increased productivity and a way to show you care.

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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