

# TOUGH ECONOMIC CONDITIONS CREATE NEW OPPORTUNITIES FOR VOLUNTARY DENTAL AND EYE CARE



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Employees are feeling more stressed, fearful, and unsettled today. Economic issues are causing many to focus on the things that seem most urgent – solving complex problems and situations in their lives – creating higher levels of distraction and lower levels of performance at work.

Employers should be cognizant of employees' concerns and fears and look for ways to make business decisions easy to understand, especially when changes are made to employee benefits.

Tough financial conditions are challenging U.S. employers and employees to evaluate their benefits choices and budget expenses. While employers may not be able to afford to provide employees with a full array of paid benefit choices, they can offer employees access to coverage with voluntary plans, such as dental and eye care services. At a time when everything seems to be in upheaval, employees need the assurance that they can access benefits, such as dental and eye care, that are important to meet their personal and family needs.

Consider the following guidelines for selling voluntary plans:

**1. Show Your Value as a Benefits Expert.** As always, employers are looking to you for benefits solutions. In tough economic times, employers will appreciate your creative strategies.

Faced with the challenge of reducing budgets, management teams zoom in on the budget items that have the highest expenditures. Since employee benefits often require significant financial outlay from employers, benefits are frequently a target for budget cuts.

Research studies repeatedly remind employers of the value of benefits to attract and retain quality professionals, and to support high employee morale. Instead of cutting benefits, employers should consider offering employees a variety of voluntary choices, including dental and eye care plans.

Producers have an excellent opportunity to underscore the value they provide by being proactive in outlining voluntary options that provide the best solutions for employers, employees and their families.

For successful experience with voluntary dental and eye care plans, producers must thoroughly understand the benefits expectations of employers and employees and find out why they value dental and eye care insurance benefits. It might be helpful to conduct a survey with employees to identify the most important coverage options. Review past utilization of dental and eye care benefits to identify frequent use, as employees will look for these features first when reviewing their choices.

**2. Focus on Communication.** Once employers decide to adopt voluntary plan options, producers should work with them to develop a clear employee communication strategy to explain the rationale for these benefit changes.

Develop a list of the features and services provided under the current employer plans, and then create a comparison chart of how the voluntary plans will match up. Identify all changes between the plans. When changes are not communicated, employees frequently believe the oversight was intentional in hopes they will not notice, and this may cause dissatisfaction and frustration with the voluntary plans. Remember that employee participation in voluntary plans is important for consistent pricing and long-term success.

Producers should work with employers to determine the best way to communicate voluntary plan choices to employees. Is paper communication the best vehicle, or would a mix of several communication tools – online, interactive reports, email blasts, intranet, lunch-and-learn sessions, or a benefit fair – be most effective in reaching employees?

Work with employers to provide plan details and fine-tune messages. Remember to keep the information simple, and use a variety of visuals to help employees understand their voluntary plan benefits. When employees clearly understand the value of voluntary dental and eye care plans, they feel better about their choices and appreciate their employers for providing access to these services.

**3. The Importance of Preventive Care.** Voluntary plans help employees access the preventive care they need.

Health issues are the most common reason for employees' lost productivity, decline in work performance, and increased healthcare costs. Workers who maintain good oral and vision health for themselves and their families tend to be less distracted and more productive at work, because their focus is not on medical concerns or pain and discomfort.

Employees may believe that investing time and money in preventive oral and eye care is unnecessary, especially if they are not experiencing any related health concerns or pain. Employers should help them understand that preventive care is an investment in their future. Many oral and eye health issues can be detected in the early stages. And it is much cheaper to pay for preventive care than expensive medical tests, surgery or other healthcare treatments.

Producers should work with employers to regularly provide information to employees that reinforce the importance of pursuing preventive dental and eye care services for their long-term personal health and productivity.

**4. Comparing Voluntary Plans is Like Apples vs. Oranges.** There are many voluntary dental and eye care plans offered by insurance carriers. But they are not the same. Each plan will feature different coverage levels, features, limitations, services and requirements. The support provided by insurance carriers for voluntary plans also varies, along with their business philosophies, quality of customer service and claims processing, and consistency in long-term pricing.

Producers need to invest the due diligence to carefully review the plans and match them against the needs and expectations of employers and employees.

The uncertainty of the economy underscores the importance of flexibility in the plan design. Does the carrier have the ability to adjust the plan as needed during the year? Does it have a good reputation for persistency in keeping and supporting customers? These are important factors to consider when evaluating and recommending voluntary plan options to employers.

### **VOLUNTARY PLANS ADD VALUE**

Producers have an excellent opportunity to enhance their relationships with employers by recommending voluntary dental and eye care plans that are the right solutions to their budget challenges, and by enabling employers to provide employees access to excellent dental and eye care benefits. Producers will need a thorough understanding of employees' dental and eye care health issues, concerns, expectations, and challenges. This information will assist you in communicating the importance of voluntary plans to employees. You will also find it easier to work with experienced insurance carriers who can customize voluntary dental and eye care solutions and provide the customer support that will serve the needs of employers and employees.

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