



# Could Ancillary Benefits Help Your Bottom Line?

A benefits program that includes ancillary insurance like dental, vision, life and disability coverage may help the bottom line for your business in three surprising ways.

## Nurture employees' financial health to help boost profitability



Employees with high well-being are **41%** less likely to miss work due to health problems<sup>1</sup>



When an unexpected life event happens like illness, injury or death: group life and disability insurance may help alleviate financial stress.



When employees are offered group life or disability insurance: **97%** participate<sup>2</sup>

## Help avoid lost productivity with preventive care



Dentists can uncover more than **120** signs and symptoms of non-dental disease<sup>3</sup>



Annual vision screenings can detect serious eye conditions and systemic diseases:<sup>4</sup>

- Glaucoma
- Macular degeneration
- Hypertension
- Diabetes



With benefits, employees may get important vision and dental screenings:

**75%** of persons have seen a dentist in the past year<sup>5</sup>

**62%** have had an eye exam in the past year<sup>6</sup>

## You may provide cost savings with voluntary benefits



**80%** of employees see a cost-savings advantage to purchasing voluntary benefits at work<sup>7</sup>



Voluntary benefits are typically partially or **100%** employee paid

With ancillary benefits, you don't have to choose between your business and your people. When you offer ancillary benefits, not only are you helping your employees stay healthy and productive, but you may see a positive impact on your bottom line, too.

Renaissance offers customizable dental and vision benefits alongside life and disability plans for groups of all sizes. Contact your broker and ask about Renaissance today. If you don't have a broker, call **1-800-963-4596** or visit [www.RenaissanceWorksforYou.com](http://www.RenaissanceWorksforYou.com)

<sup>1</sup> Gallup, I. (2020). Take Care of Your People, and They'll Take Care of Business. Retrieved 7 December 2020, from <https://www.gallup.com/workplace/312824/care-people-care-business.aspx>

<sup>2</sup> U.S. Bureau of Labor Statistics, National Compensation Survey 2018

<sup>3</sup> James W. Little et al., Dental Management of the Medically Compromised patient (St. Louis: Mosby, 2012)

<sup>4</sup> FACT SHEET: Managed Vision Care in the U.S. National Association of Vision Plans

<sup>5</sup> National Association of Dental Plans Survey of Consumers Dental Health & Benefits 2018

<sup>6</sup> National Association of Vision Plans. Fact Sheet 2018

<sup>7</sup> Views on the Value of Voluntary Workplace Benefits: Findings from the 2015 Health and Voluntary Workplace Benefits Survey, by Paul Fronstin, Ph.D., EBRI, and Ruth Helman, Greenwald & Associates

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