

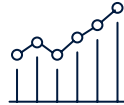
The Benefits Behind the Benefits

Ancillary benefits such as dental, vision, life and disability insurance can help employers like you stand out in a competitive job market. They're also highly sought after by employees because they can help them stay healthy and save money.



Keep employees healthy

Did you know employees with dental or vision benefits more actively participate in getting care than those without? For example, 75% of U.S. residents with dental insurance have seen a dentist in the last 12 months, compared to 50% without benefits.¹



Improve productivity

A recent study shows that 54% of people have had to take a day off work due to eye discomfort. Vision insurance offers your employees a better chance of correcting vision problems, maintaining eye health and putting in more productive work days.²



Affordable

Ancillary benefits can be offered on a voluntary basis where employees pay most or all of the premiums. And group policies typically cost much less per covered employee than an employee would pay for an individual policy, so you can help them save.³



Stay competitive

Offering ancillary benefits can help you stand out from the competition. 80% of employees who ranked their benefits satisfaction as extremely or very high also ranked job satisfaction as extremely or very high.⁴



Pandemic heightens need

The COVID-19 pandemic has changed the way people consider their family's health and safety. More than half of Americans, 53%, have expressed a greater need for life insurance due to the coronavirus.⁵



Retain younger generations

For Gen X and Millennials, finding better compensation and benefits elsewhere were among the top 3 reasons for leaving a job.⁶ Additionally, 80% of individuals would choose a job with benefits over an identical job that offered 30% more salary but no benefits.⁷



Important Coverage

Protecting your vision and oral health through ancillary insurance isn't just about routine check-ups; this important coverage can help detect chronic, potentially life-altering illnesses and conditions early.⁸ For your employees, this represents important insurance coverage.



Help protect paychecks

30% of American adults indicate they can't pay an unexpected \$400 bill without having to carry a balance on their credit card or borrow money.⁹ Disability insurance can provide protection by covering a portion of employees' paychecks during a short-or long-term medical absence.

Ready to get started? With these points in mind, it's clear ancillary benefits like dental, vision, life and disability insurance are a great benefit for employees. At Renaissance, we create customizable solutions for groups of all sizes. Visit [RenaissanceWorksForYou.com](https://www.renaissanceworksforyou.com) to discover more.

¹ National Association of Dental Plans, "Consumer Survey Dental Health & Benefits," December 2018

² Chris Melore, Study Finds, "Eye Strain From Too Much Screen Time Has Forced Half of Americans to Cancel Plans, Call Out Sick," <https://www.studyfinds.org/eye-strain-screen-time-vision-optometrist/>

³ Kagan, Julia. "Group Health Insurance." Investopedia, July 2020. <https://www.investopedia.com/terms/g/group-health-insurance-plan.asp>

⁴ EBRI, 2017 Health & Workplace Benefit Survey

⁵ LIMRA, Facts About Life 2020, <https://www.limra.com/siteassets/newsroom/fact-tank/fact-sheets/liam-facts-2020-final.pdf>

⁶ LinkedIn, 2020 Global Talent Trends, <https://business.linkedin.com/content/dam/me/business/en-us/talent-solutions/resources/pdfs/linkedin-2020-global-talent-trends-report.pdf>

⁷ AICPA Survey, Nov. 28, 2018, <https://www.aicpa.org/news/article/americans-favor-workplace-benefits-4-to-1-over-extra-salary-aicpa-survey>

⁸ James W. Little et al., Dental Management of the Medically Compromised Patient (St. Louis: Mosby, 2012)

⁹ Federal Reserve, Update on the Economic Well-Being of U.S. Households: July 2020 Results, <https://www.federalreserve.gov/publications/2020-update-economic-well-being-of-us-households-overall-financial-security.htm>