



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. 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.

1 Nurture employees' financial health to help boost profitability



Employees with high well-being are **41% less likely to miss work** due to health problems¹



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**²

2 Help avoid lost productivity with preventive care



Annual vision screenings can detect serious **eye conditions and systemic diseases**:⁴

- 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 year⁵

62% have had an eye exam in the past year⁶



Dentists can uncover more than **120 signs and symptoms** of non-dental disease³

3 You may provide cost savings with voluntary benefits



80% of employees see a cost-savings advantage to purchasing voluntary benefits at work⁷



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

Renaissance offers customizable ancillary benefits plans for groups of all sizes. Contact your broker or call **1-800-963-4596** and ask about Renaissance today.

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¹Gallup, 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>, ²U.S. Bureau of Labor Statistics, National Compensation Survey 2018, ³James W. Little et al., Dental Management of the Medically Compromised patient (St. Louis: Mosby, 2012), ⁴FACT SHEET: Managed Vision Care in the U.S. National Association of Vision Plans, ⁵National Association of Dental Plans Survey of Consumers Dental Health & Benefits 2018, ⁶National Association of Vision Plans. Fact Sheet 2018, ⁷Views 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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