Strategies for Success with Voluntary Benefits

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Voluntary dental benefits remain high on the list of popular plan options for employees and their families. According to the National Association of Dental Plans (NADP), voluntary coverage is an important part of employee benefit packages, as it allows employers to keep costs in line with their cash flow while providing employees with access to dental care.

A study conducted by NADP identified four reasons why employers continue to offer voluntary dental:

1. Employees ask for it.
2. Link between oral health and overall health.
3. Affordability of plans.
4. Flexible plan designs allow employees options that will meet their needs.

This interest in voluntary plans gives producers an excellent opportunity to build and strengthen relationships with employers by recommending the right dental insurance coverage.

Guidelines for Success with Voluntary Dental

For success with voluntary dental, the plan must be designed correctly to match the needs of the employee group, accompanied by excellent communication provided on a regular basis to educate employees and their family members about the services and features of their dental benefits.

Review the following four strategies to experience success with voluntary dental.

1. Listen to group members to identify needs and expectations

A thorough understanding of the demographics and dental needs of the employee group is essential to designing the plan:

- Determine how dental benefits are used.
  - Which features are used most often? Are some more popular with specific age groups?
  - How many employees exceed their annual maximums?
  - How many employees and their dependents use the plan?
  - What is the employee turnover percentage?
  - Do employees generally take good care of their teeth, with one or two dental visits each year for checkups and restorations?
  - How much do employees spend for basic or major dental services?

- Research employee demographics.
  - What is the average age of the employee population?
  - What is the percentage of employees selecting single vs. family coverage?
  - What are the primary dental needs of employees and their dependents? For example, if many employees have kids with orthodontia needs, you may want to include an ortho option in the plan.

2. Work with a Trusted Carrier Partner

Many insurance carriers offer voluntary dental products, but few actually have extensive experience to support these plans. Due to the complexity of voluntary plans, it is critical to select a carrier with an excellent reputation for its voluntary dental coverage.
Evaluate these areas:

- Claims processing and customer service
- Flexibility in plan design
- Reputation with other employers
- Provider network size
- Spectrum of plans that can be customized to employers’ changing needs
- Experience in working with employer groups of similar size to that of your clients
- Persistency and pricing

Carriers successful with voluntary plans are experienced in pricing plans, so premium costs remain consistent. If plans are not priced correctly and premiums have to be adjusted each year, employees quickly will become dissatisfied and drop the coverage.

3. Find the Wellness Connection

In recent years, health professionals have reinforced the importance of regular oral health examinations as an excellent disease management tool, since many medical concerns and diseases can be detected in the early stages during regular dental checkups.

When employees or their family members do not have good oral health, employers may experience increased health costs and lost employee productivity and performance due to absenteeism.

4. Communicate With Multiple Tools

Share these nine ideas with your clients for successful enrollment and satisfied participants:

1. Initiate benefits communication as far in advance of enrollment as you can. Four to even six months ahead is not too soon.

2. Target messages to reach different groups of employees; take into account multicultural and multilingual needs.

3. Employ different methods to communicate benefits information to employees, such as:
   - Face-to-face meetings
   - Newsletter articles
   - Electronic brochures or fliers
   - Email messages
   - Online video or digital stories
   - Social media, including Facebook, Twitter and mobile apps
   - Web seminars

4. Post benefit highlights/rates on company intranet with information about any change in benefits or carriers.

5. Keep messages simple; avoid jargon and acronyms; show costs and savings.

6. Offer incentives to encourage timely enrollment and require a response whether people choose to enroll or not. Provide an easy way to submit questions, then answer quickly.

7. Invite your insurance representative to enrollment meetings.

8. Remind employees about major life events, such as marriage or the addition of a child, when they need to re-evaluate their benefit choices.

9. Regularly evaluate employees' understanding of the benefits information and refine messages.

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Enhance Relationships by Offering Voluntary Dental

Voluntary dental benefits are in high demand by employers and employees. Producers have an excellent opportunity to grow their businesses, especially by focusing on the wellness and financial value of dental benefits.

Communicate how these plans enhance employee performance, productivity, recruitment and retention. Take the time to understand employees’ dental needs, and help employers educate the group about dental benefits.

Not all plans and insurance carriers are the same, so work with the right partner to provide benefits and support that will match expectations.

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