



Regular eye exams and dental cleanings can save your life

When Mary started night school at age 39 to become a registered nurse, she knew something was different from the last time she was in a classroom. “I couldn’t see the whiteboard without squinting,” she says. “My 10-year-old son had just gotten glasses because he couldn’t see the whiteboard in his classroom, either, so I thought I probably needed glasses too. I’d always had perfect vision, but I figured I was just getting older.”¹

But a vision problem wasn’t the most important thing her optometrist uncovered. Noting that Mary’s eyes bulged slightly, her optometrist recommended that she visit an endocrinologist. Within a week, Mary had two diagnoses: mild myopia, easily fixed with glasses—and thyroid cancer.

“I had no symptoms besides the eye thing,” Mary says. “I never would have thought to see an endocrinologist if it weren’t for my eye doctor.”

Mary’s situation isn’t unique. Vision and dental insurance, usually thought of as helpful to eyes and teeth only, are essential for spotting health concerns that go beyond the obvious. As a business leader, you’re in a position to give your workers the chance to improve their health profiles in a way that’s cost-efficient for you—and a potential lifesaver for them.

The principle behind Aflac’s dental and vision insurance coverage is that we help cover important costs associated with dental and vision expenses, while paying benefits directly to providers similar to how health insurance works. When you have a dental or vision service—like a teeth cleaning or an eye checkup—Aflac pays the provider a percentage based on that service. (To learn more about what’s available in your state, contact your Aflac benefits associate.)



The fact that vision and dental care don't fall under major medical insurance highlights that they are often seen as negotiable. Your employees might see them as opt-in, opt-out coverage too. That doesn't change the importance of dental cleanings and regular eye exams for identifying conditions that don't appear at first glance to be connected to eye health or oral health. In truth, optometrists [often spot diseases](#) such as high blood pressure or diabetes before general practitioners². Poor [dental health](#) can negatively affect conditions such as cardiovascular disease, premature birth, pneumonia and endocarditis³.

But even if your workers have a squeaky-clean bill of health, they still need their teeth cleaned and their eyes checked—11 million Americans over age 12 need some form of vision correction² (and everybody with a mouth needs, at minimum, a cleaning twice a year⁴).

Thanks to her family's vision insurance, Mary's thyroid cancer was caught early enough that minimally invasive treatment was successful. But if her husband's employer hadn't offered vision coverage, she might have missed that early signal. And with her new glasses, she's not going to miss what's on the classroom whiteboard, either. "When I'm able to start practicing as an RN, I'm going to make sure my patients aren't just seeing me," she says. "They need to see other types of health professionals too."

To learn more about offering Aflac Vision and Dental insurance to your employees, contact your Aflac benefits advisor or visit [Aflac.com/business](https://www.aflac.com/business).

¹ Personal interview, 12.3.2020

² Centers for Disease Control and Prevention. "Keep an Eye on Your Vision Health." Last reviewed 10.1.2020. [Accessed 1.13.2022](#).

³ Mayo Clinic. "Oral Health: A Window to Your Overall Health." Revised 10.28.2021. [Accessed 1.18.2022](#).

⁴ Well Best Dental Care. "How Often Do I Need a Dental Cleaning and Exam?" Published 4.27.2021. [Accessed 1.18.2022](#).

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For all states that have approved the Aflac dental and vision insurance products, coverage will be underwritten by Aflac. In New York, coverage will be underwritten by Aflac New York.

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Please see coverage documentation applicable to your situs state for further details.

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