

Dental and vision insurance do more than meets the eye



Many of us don't think of dental and vision insurance as being essential forms of care, especially since they aren't included in most health insurance plans. But in fact, dental and vision are two of the benefits employees purchase the most.¹ And they're not only for people who wear glasses.

In truth, dental and vision insurance can be crucial for identifying health concerns that go well beyond the eyes and mouth. Dental health is linked to conditions such as cardiovascular disease, pregnancy and birth complications, pneumonia and endocarditis.² Optometrists can help spot diseases such as diabetes and high blood pressure.³ And that's apart from the 204 million American adults who require vision correction (and everyone with a mouth needs regular dental cleanings).⁴

"I never would have thought to see an endocrinologist if it weren't for my eye doctor." —Mary, 39, thyroid cancer survivor

It's something that Mary knows all too well. Upon beginning nursing school in her late 30s in hopes of embarking upon a career change, she realized she needed glasses because she couldn't see the materials being presented in class.⁵ Her optometrist noted that Mary's eyes had a slight bulge to them, a symptom of certain thyroid conditions. On her eye doctor's recommendation, Mary saw an endocrinologist. Suddenly she had a diagnosis more worrisome than nearsightedness: thyroid cancer.

"I never would have thought to see an endocrinologist if it weren't for my eye doctor," Mary says. Apart from her eyes, she had no symptoms whatsoever. Because of her optometrist's clear-eyed assessment, Mary was able to have her condition treated at a stage that required only minimally invasive treatment. But it's all too easy to imagine a scenario in which she didn't have vision coverage, and didn't book that visit because the out-of-pocket costs were too great.



The same holds true for dental care. When someone visits the dentist, they're there to have their teeth checked, not to have a physical. But it's still a point of contact with the health care system, and there's a chance that someone who skips preventive care in general is still going to the dentist—64% of American adults have seen a dentist in the past year.⁶ And when someone is in their chair, dentists see things like lesions, bone loss and unexplained gum or tooth decay that seems out of line with a person's dental history—all of which can indicate greater health issues than what people think they're seeing a dentist for.

Dental and vision coverage are important in ways that go beyond the obvious. Aflac's group dental and vision insurance plans don't skimp on the basics, of course. They work similarly to health insurance, paying benefits to providers when insureds receive care such as dental exams and cleanings, eye exams and corrective lenses.^{8,9} They also pay benefits for procedures such as dental crowns and cavity care.

Much of the time, the basics are all that people need. But when it comes to people who have a condition that can be spotted with routine vision or dental care, that care goes beyond elemental and can become lifesaving.

It's easy to help provide employees with the protection of dental and vision care. Ask your Aflac sales representative for more information.

¹Aflac. "Workplace benefits trends: executive summary." Published 2022. [Accessed 09.22.2023](#).

²Cleveland Clinic HealthEssentials. "How Your Oral Health Affects Your Overall Health." Published 10.20.2022. [Accessed 09.22.2023](#).

³VeryWell Health. "What is Optometrist?" Updated on 08.16.2023. [Accessed 09.22.2023](#).

⁴Vision Monday. "The Vision Council Releases Consumer inSights Q1 2022 Report." Published 05.11.2022. [Accessed 09.22.2023](#).

⁵Personal interview, 12.3.2020.

⁶Centers for Disease Control and Prevention. "Oral and Dental Health." Last reviewed 05.16.2023. [Accessed 10.18.2022](#).

⁷Aflac. "Vision Insurance." [09.21.2023](#).

⁸Aflac. "Dental Insurance." [09.21.2023](#).

Aflac refers to the following companies: American Family Life Assurance Company of Columbus, American Family Life Assurance Company of New York, Continental American Insurance Company, and Continental American Life Insurance Company. Dental and vision plans are administered by Aflac Benefits Solutions Inc.

NOTICE: The coverage offered is not a qualified health plan (QHP) under the Patient Protection and Affordable Care Act (ACA) and is not required to satisfy essential health benefits mandates of the ACA. The coverage provides limited benefits.

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

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