

Do you have the right blend?

# WHOLE-HEALTH SOLUTIONS

More than half of employees in the workplace say they'd rather work for a company that offers comprehensive benefits — as opposed to only medical coverage and slightly higher salaries.

Don't risk losing current or prospective employees to competitors because of incomplete benefits packages. See how you rate on whole-health solutions.

## 1 DENTAL

- Have
- Considering
- Not at this time



Forty percent of Americans ages 18–64 do not receive regular oral care.<sup>1</sup>

### SOLUTION

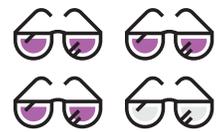
Combine your medical benefits with Delta Dental and get competitive network rates and benefits. After all, routine dental care can detect symptoms of diabetes, heart disease and other conditions.

<sup>1</sup> Source: Centers for Disease Control and Prevention.

<sup>2</sup> Source: Vision Council.

## 2 VISION

- Have
- Considering
- Not at this time



More than 188.7 million Americans<sup>2</sup> are wearing some form of vision correction — that's 3 out of every 4 employees!

### SOLUTION

Avēsis Vision benefits combined with your Wellmark Blue Cross and Blue Shield medical coverage offers big savings on frames, lenses and other services. And, a comprehensive eye exam can detect many other conditions early, including diabetes and thyroid disease, which can lead to less-expensive treatment for your employees.



### 3 CONSUMER-DRIVEN BENEFIT ACCOUNTS

- Have
- Considering
- Not at this time



Nearly 50 percent of our customers give their employees the power to take control of their health care.<sup>1</sup>

#### SOLUTION

With consumer-driven benefit accounts, your employees will be able to take charge of their finances. HealthEquity® and WageWorks® flexible health care accounts, which include products like health savings accounts (HSA), health reimbursement arrangements (HRA) or flexible spending accounts (FSA), can assist your employees in proactive budgeting and planning, saving you both on medical expenses.

### 4 STUDENT LOAN REPAYMENT ASSISTANCE

- Have
- Considering
- Not at this time



86 percent of surveyed millennial employees would commit to a company for five years if it helped pay back their student loans.<sup>2</sup>

#### SOLUTION

Stabilize your workforce by offering your employees opportunities to upskill or further their careers and reduce the financial burden of student loans.

### 5 FINANCIAL PLANNING RESOURCES

- Have
- Considering
- Not at this time



59 percent of employees list finances as a top stressor, but only 1 in 4 businesses currently offer financial/investment advice — either online, one-on-one or in a large group setting.<sup>3</sup>

#### SOLUTION

Something as simple as inviting a financial planner on-site a few times a year could go a long way to getting your employees on the right track toward financial success. Or, let us help you establish a SmartDollar® partnership to provide employees with proven step-by-step plans to get to the root of financial insecurity and create long-term plans for an attainable and sustainable financial future.

## HOW DID YOU RATE?

Investing in employee specialty benefits to foster engagement is a crucial step that can make a huge difference. In fact, Gallup found that disengaged employees may cost employers \$3,400 for every \$10,000 in salary. See how you rate by totaling the number of specialty benefits you offer to your employees.

- 0-1 Consider additional benefits
- 2-3 Nice work, but can you add more?
- 4-5 Out of sight!

If you're considering adding any of the specialty benefits mentioned, contact your Wellmark Blue Cross and Blue Shield representative today.

<sup>1</sup> Source: Wellmark Blue Cross and Blue Shield.

<sup>2</sup> Source: Society of Human Resource Management.

<sup>3</sup> Source: 2019nPwC Employee Financial Wellness Survey.

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