

# ADD-ON BENEFITS CAN IMPROVE RESULTS

## DENTAL AND GROUP INSURANCE ENHANCE EMPLOYEE HEALTH, INCREASE WORKPLACE PRODUCTIVITY



While offering medical coverage to employees is an important step for small business owners, it is far from the only health-related benefit that employees are looking for. After medical coverage, dental coverage is always cited as one of the most sought-after employee benefits. Life and disability insurance are two other 'add-on' benefits that employees

consistently express a strong interest in obtaining.

By offering these types of benefits, small business owners can accomplish a number of important goals, such as attracting and retaining talented employees, enhancing the well-being of these employees and increasing overall workplace productivity.

### THE CONNECTION: ORAL HEALTH AND OVERALL HEALTH

When thinking about the health of your employees, it is essential to consider dental benefits. There is compelling research, including a recent study by Aetna and the Columbia University College of Dental Medicine, indicating a strong correlation between periodontal disease and overall health. The results of the study (which includes data from approximately 145,000 Aetna members with continuous dental and medical coverage) indicate that periodontal care appears to have a positive effect on the cost of medical care.

"The results of this study are encouraging because they show the connection between good oral health and overall well-being," said Pat Farrell, senior vice president, Aetna Specialty Products. "We believe that in addition to lowering medical costs, we are also helping to improve members' quality of life."

In addition to integrating medical and dental coverage, Aetna also offers small businesses a variety of plan options so that each small business owner can find the plan that is right for his or her company. In addition to DMO, PPO and consumer-directed dental plans, the options for small businesses includes voluntary plans, where employers can contribute a certain amount of the premium and have participating employees pay for the rest. This gives small business owners great flexibility, as they are able to control costs while at the same time offer an attractive benefits option.

Finally, Aetna also has a number of online tools that can help members utilize their dental benefits. These tools include the Simple Steps To Better Dental Health® website ([www.simplestepsdental.com](http://www.simplestepsdental.com)), a public website that includes information on more than 55 dental conditions and treatments; a parents' guide on oral health for babies and children; the latest dental news and much more.

### INTEGRATING INFORMATION

Aetna also has a diverse portfolio of life and disability insurance policies. In particular, life insurance is an inexpensive way for a small business owner to offer some financial security to employees and their families – a move that is likely to improve employee loyalty and satisfaction.

Our disability capabilities can not only give employees that same type of security in case of a disabling injury, but they can also help keep employees healthy and businesses productive. Aetna's Integrated Health and Disability (IHD) program, which is available for free to employers with both Aetna medical and disability coverage, seamlessly integrates a member's health, disability, behavioral health and pharmacy data. The end result is an individualized approach to identifying and implementing specific opportunities to improve employee wellness and productivity.

Aetna continues to show our dedication to small businesses in the New York City area, including organizing events that help keep small businesses 'healthy' (see sidebar for more information on upcoming events). As health care continues to evolve toward a more holistic approach, it is important for small business owners to offer their employees as wide a variety of health-related services as they can. With Aetna's innovative, affordable dental and group insurance options, as well as our ability to integrate all aspects of coverage, we are able to offer the most value and meet the specific and unique needs of both small business owners and their employees.

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### UPCOMING EVENTS

Learn the Secrets of Building a Healthier Small Business!  
Hear success stories of small business owners and the secrets to building a healthier small business!

**Secaucus, New Jersey**  
Crown Plaza  
Wednesday, October 25, 2006

**Harlem, New York**  
Alhambra Ballroom  
Thursday, November 2, 2006

Both events will be held from 7:30-9:30 a.m. Registration is required and admission is FREE. Visit [1010wins.com](http://1010wins.com) to find out more and register!

We want you to know<sup>SM</sup>  
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