



5 Reasons Dental, Vision and Hearing Matter When Choosing Benefits



An Essential Guide for Independent Contractors, Freelancers and Other Self-Employed Individuals

Self-employment gives you the freedom to set your schedule and be your own boss, but that also means you're responsible for creating your own benefits package. Securing health insurance is typically the first and most important step, but you will likely need additional coverage — like dental and vision insurance — to help you with expenses that your health plan doesn't cover.

Here are five reasons you should consider addressing dental, vision and hearing when you are considering your overall benefits, as well as tips for choosing the right coverage for your needs and budget.

1 Most health insurance plans do not include dental, vision and hearing benefits.

While dental, vision and hearing all play a crucial role in your overall health, most health insurance plans do not provide this vital coverage. Without supplemental insurance, you'll likely pay out-of-pocket for everything from routine dental and vision exams to fillings, tooth extractions, eyeglasses or contacts and hearing aids.

2 Preventive dental and vision care is essential to your overall health.

Regular visits to the dentist can help detect serious medical conditions like heart disease and diabetes early and help you avoid more costly procedures in the future.¹

Similarly, regular eye exams help maintain healthy vision and are an early line of defense in detecting more serious conditions, such as glaucoma, high blood pressure and diabetes.²

3 Having the right coverage can save you money.

Dental and vision insurance, as well as discounts on hearing products, make getting vital preventive care, corrective lenses and hearing aids more affordable. Without it, the out-of-pocket costs can really add up:

- » Depending on the dentist's office and local rates, a routine cleaning and exam can cost \$200 or more per visit.³
- » Cavities and root canals can cost several hundred dollars, while total fees for things like dentures and braces can run into the thousands of dollars.³
- » An eye exam from a large retail vision provider can cost up to \$100.⁴
- » Annually, eyeglasses can cost \$200 or more,⁵ and contact lenses can cost \$175 to \$1,400, depending on the type and how often they are disposed of.⁶
- » Hearing aids range in cost from about \$1,000 to as much as \$6,000.⁷
- » Additional hearing-related expenses may include hearing tests, follow-ups and ongoing support from audiologists and other healthcare providers.

4 Plans can be customized to fit your unique lifestyle, health needs and budget.

When choosing a dental or vision insurance plan, here are some key things to consider:

» Coverage and plan features

Does the dental plan provide benefits for major services like endodontics, periodontics, dentures, implants, crowns and bridges?

Are there waiting periods for diagnostic and preventive dental services?

Is there an allowance for frames and contact lenses, and a wide selection of eyewear to choose from?

» Cost

Does the monthly premium and annual maximum align with your needs and budget?

» Network size

Does the network include a large number of dental and vision access points for maximum choice and value?

» Customer service

Will you have access to a dedicated customer service team that is easy to reach and can help you when needed?

» Discounts on hearing devices and care

Does the plan include an option to participate in a separate hearing discount program that can help save money on hearing devices and follow-up care?⁸



5 Enrolling in and using your benefits is simple and easy.

It's easy to add dental and vision benefits — as well as a separate hearing discount program⁸ to your overall mix of health benefits. Consider enrolling in a customizable dental and vision insurance plan such as Renaissance Active Lifestyles to get important coverage.⁹

Active Lifestyles

What is Renaissance Active Lifestyles?

As you focus on building your business, the last thing you need is a stressful benefits experience. That's why Renaissance Active Lifestyles plans make it easy to get coverage that's tailored to your needs and budget.

Renaissance Active Lifestyles plans include dental and vision coverage. You may also participate in a separate hearing discount program⁸ for a holistic, affordable solution. Only need dental coverage? Looking for discounts on hearing devices? It's easy to customize your selections based on your unique needs.

Active Lifestyles Key Features

- » Widespread access to care, with more than 450,000 dental access points.¹⁰
- » No waiting periods for diagnostic and preventive dental services.
- » The largest network of independent eye doctors with more than 120,000 access points nationwide.¹¹
- » Allowance for frames or contact lenses and hundreds of eyewear options to choose from.
- » Discounts on hearing devices, follow up care, battery support and warranty coverage.⁸
- » Dedicated U.S.-based customer service representatives.
- » Easy online benefits management.

How to Get Started

Whether you're looking for dental insurance, vision coverage, discounts on hearing devices, or all of the above, we can help you find a plan that's tailored to your needs and budget. Visit ActiveLifestylesPlans.com to explore more.

¹ Mayo Clinic. "Oral health: A window to your overall health." March 2024. [mayoclinic.org/healthy-lifestyle/adult-health/in-depth/dental/art-20047475](https://www.mayoclinic.org/healthy-lifestyle/adult-health/in-depth/dental/art-20047475). Accessed Aug. 2024.

² Klunk, Elizabeth. "Comprehensive managed vision care is more than mere 'medical management.'" MedCity News, Sept. 2019, [medcitynews.com/2019/09/comprehensive-managed-vision-care-is-more-than-mere-medical-management/](https://www.medcitynews.com/2019/09/comprehensive-managed-vision-care-is-more-than-mere-medical-management/). Accessed Aug. 2024.

³ Bonvissuto, Danny. "Free or Low-Cost Dental Care When You're Uninsured." WebMD, March 2024. [webmd.com/health-insurance/uninsured-free-low-cost-dental](https://www.webmd.com/health-insurance/uninsured-free-low-cost-dental). Accessed Aug. 2024.

⁴ Sugue, Mara. "Eye Exam Costs." Vision Center, Feb. 2024. [visioncenter.org/resources/eye-exam-cost/](https://www.visioncenter.org/resources/eye-exam-cost/). Accessed Aug. 2024.

⁵ Bond, Casey. "Is Vision Insurance Worth It?" Forbes, Feb. 2024. [forbes.com/advisor/health-insurance/is-vision-insurance-worth-it/](https://www.forbes.com/advisor/health-insurance/is-vision-insurance-worth-it/). Accessed Aug. 2024.

⁶ WebEyeCare. "How Much Do Contacts Cost? Everything You Need to Know!" July 2024. [webeyecare.com/blog/contacts-how-much-do-contacts-cost/](https://www.webeyecare.com/blog/contacts-how-much-do-contacts-cost/). Accessed Aug. 2024.

⁷ MedicalNewsToday. "Hearing Aid Cost and Pricing: Prescription and OTC Options." [medicalnewstoday.com/articles/cost-of-hearing-aids](https://www.medicalnewstoday.com/articles/cost-of-hearing-aids).

⁸ The hearing discount program and products described herein is provided by Amplifon, is not provided by Renaissance, and is not insurance or a managed care product. The range of discounts under the program may vary depending on the providers and services received. The program does not make payments to providers for services received under the program. Program members must pay for all services but will receive a discount from providers who have contracted with the program. Renaissance and Amplifon are separate legal entities with no ownership affiliation. Renaissance makes no warranties or representations (expressed or implied) and assumes no legal liability or responsibility for the information, products or services provided by Amplifon.

⁹ Dental and vision insurance is underwritten by Renaissance Life & Health Insurance Company of America, Indianapolis, IN, and in New York by Renaissance Life & Health Insurance Company of New York, Binghamton, NY. Both companies may be reached at PO Box 1596, Indianapolis, IN 46206. Insurance products may not be available in all states or jurisdictions. Contact Renaissance for additional details regarding availability.

¹⁰ Renaissance Internal Data.

¹¹ VSP Internal Data.