

Benefits Corner Office

## Benefits markdown

*More companies using discount benefit cards to save money, increase benefits*

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### Slash and burn.

If that's what you're forced to do every year to your company's benefits package, you're not alone.

Although employers want to make every effort to offer the best benefit package available, as the cost of benefits spirals higher, it's more difficult than ever for companies to maintain a stable level of coverage for workers.

While medical insurance usually gets the most attention, it's often dental, vision or other "peripheral" benefits that take a hit. Increasingly, many companies are dropping these benefits or not offering them in the first place, leaving employees with two choices: pay for such services out-of-pocket or forgo them.

However, there is a third option that is growing in popularity among employers — discount benefit cards.

These cards — although not traditional insurance — offer employees national networks of discounts. For example, a dental discount card provides cardholders with reduced rates on services such as fillings and cleanings at thousands of dentists nationwide. A discount vision card might offer discounts on eye exams and glasses.

In addition to dental and vision services, there is a growing list of things employers may be unable to cover, including certain prescriptions, hearing aids, chiropractic care, vitamins and nutritional products. Discount programs exist to cover all of these areas.



