



Small Business

Employee Benefits in a Small Business

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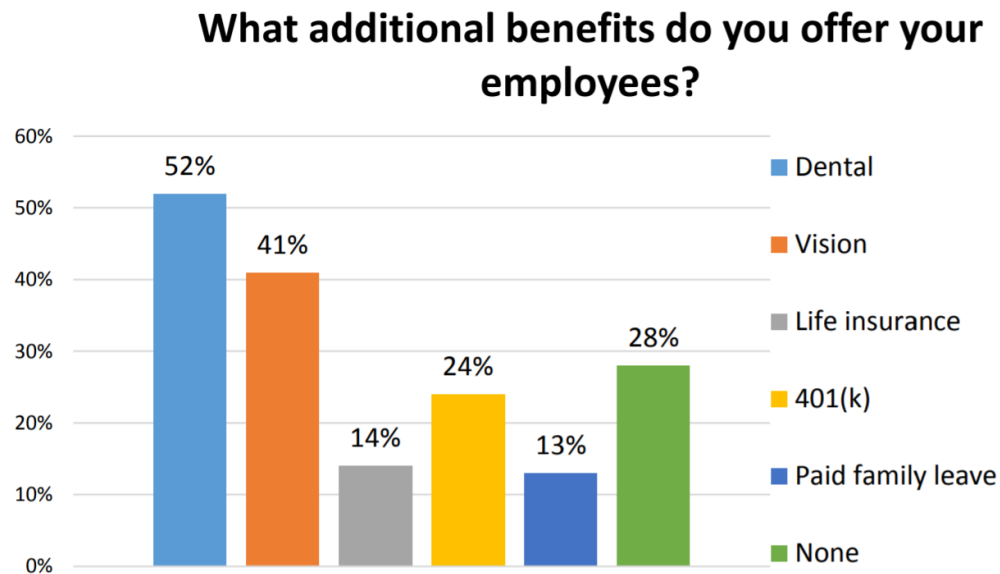
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As a small business owner considering group health insurance, one question on your mind might be whether you should offer additional employee benefits besides health insurance. You may also be wondering how many small businesses provide employee benefits beyond health insurance, as well as what kind of benefits are most commonly offered by employers.

Continue reading to learn about employee benefits in a small business.

Do small businesses offering employee health insurance offer other benefits?

According to a recent [eHealth survey](#) of small business owners, most small businesses that offer group health coverage to their employees also provided additional benefits, such as dental and vision plans, 401(k) plans, life insurance, and paid family leave.



Source: [eHealth 2018 Small Business Health Insurance Report](#)

Some useful insights from the report include:

Dental and vision are the most popular employee benefits – Over half of small businesses offer [dental plans](#), with [vision plans](#) being the second most common employee benefit.

Retirement-related benefits are an important consideration – Almost a quarter of small businesses offered a 401(k) plan to their employees.

Fewer businesses decide to offer non-medical benefits – Life insurance and paid family leave were less commonly offered as employee benefits.

When evaluating employee benefits as well as group health insurance, you should always consider budget and coverage preferences for yourself as the business owner as well as your employees. You could consider discussing options with your staff to find out how much they would want to spend for improved access to dentists and optometrists or a retirement plan.

The value of dental and vision plans as employee benefits

Even though dental and vision insurance plans are not required for small businesses, these employee benefits are still frequently offered by employers. Many vision and dental plans come in the form of add-ons (also referred to as ancillary benefits) to group health insurance plans. If your small business decides to include dental and vision insurance, you can create a compelling benefits package that more fully covers both you and your employees.

If you're confused about your options for adding dental insurance to your small business employee benefits, you can read up on the [types of small group dental plans](#) to offer.

Are dental and vision plans affordable as employee benefits?

Another reason why dental and vision insurance plans remain popular may be their low cost. Health insurance plans can often cost hundreds of dollars per person in premiums every month, but dental and vision plans starting at as little as \$12 a month per individual on [eHealth](#).

Regardless of the cost of small business dental and vision plans, your company can limit your actual costs in several ways:

Your small business can usually deduct the cost of health care-related expenses for employees from your federal business taxes.

As a small business owner, you can ask your employees to pay a share of their monthly premiums.

These employee benefits may contribute to improving overall motivation and morale.

While offering additional benefits means contributing a greater amount to each worker's monthly vision and dental premium, your small business may be able to better attract and keep quality employees through offering more comprehensive coverage.

The importance of employee benefits in a small business

Although group health insurance is one of the most highly valued employee benefits, offering other benefits could help your small business stand out as an employer of choice. A total compensation package that includes multiple

employee benefits may be a worthwhile investment for recruiting and retaining potential hires interested in joining your company.

eHealth can help you find affordable small business health insurance plans, as well as dental and vision plans, for your employees. Visit [eHealth.com](https://www.ehealth.com) or speak with one of our licensed health insurance agents to discover if offering employee health benefits is the right choice for your business.

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