

Benefits Spotlight

News for *You*. News to *Share* with your Employees.

Q&A with Dr. Chad: What to Expect During a LASIK Procedure

Laser-assisted in situ keratomileusis — more commonly known as LASIK — is a type of laser eye surgery that corrects vision problems by changing the shape of your cornea, giving patients clear vision without glasses or contact lenses.

Is LASIK in your foreseeable future? Dr. Chad Overman, Delta Dental of Iowa's medical expert for DeltaVision®, shares answers to common LASIK questions below.

Q: How can patients find a reputable LASIK provider?

Dr. Overman: A good starting point is your friends who have had LASIK. Ask where they went and get their honest opinion on how the experience went. If you don't know anyone who has had LASIK, you'll need to do a bit more research. Call LASIK provider offices, and ask what their success rate is and how they define it.

Q: Are certain people not good candidates for LASIK?

Dr. Overman: LASIK is not for everyone. Your vision prescription matters greatly in terms of whether you're a good candidate. Also, the thickness of your cornea matters because if it's too thin, you will not be able to have LASIK done. Ask your surgeon if there are other options for refractive surgery for you, if your cornea is too thin for LASIK.

Q: How do I know if I'm a good candidate for LASIK?

Dr. Overman: The best way to know whether LASIK is right for you is discussing it with a qualified vision provider, such as an ophthalmologist (OMD) or optometrist (OD).

Q: What are the LASIK side effects I should understand?

Dr. Overman: There is discomfort and blurry vision for the first 24-48 hours. Lighting may also bother you for the first few days, but sunglasses help.

Q: Is LASIK a permanent vision correction solution? Or will I have to get maintenance procedures or wear corrective lenses on occasion?

Dr. Overman: This is very dependent upon your age and vision prescription. It is possible you could get many years of quality vision with LASIK, but once we get to our mid-40s, near vision will start to be an issue for LASIK patients just like it is for everyone else. You will need reading glasses after LASIK once you are in your mid-40s.

Q: Will my vision insurance cover LASIK? How do I find out?

Dr. Overman: All of DeltaVision's plans cover 85% of retail price or 95% of promotional price for a LASIK procedure.

Q: Does the LASIK procedure hurt?

Dr. Overman: No, very few patients have described it as painful. However, there may be some discomfort during the procedure.

Q: What is the LASIK recovery experience like?

Dr. Overman: Within 48 hours, you should start to see clearer. The amount of swelling is different for everyone, and the use of eye drops prescribed by your surgeon may be longer for some. You will need someone to drive you home the day of surgery, but most people do quite well after the procedure.

Q: Are there any other key points about LASIK that patients should understand before undergoing the procedure?

Dr. Overman: Ask your surgeon if LASIK is the best refractive surgery for you. There are some alternative options out there that may be better for you. Far-sighted people need to be more aware that LASIK may not be right for them.

If you are in your late-30s or older and do not need to wear your glasses to read clearly at arm's length, LASIK may not be right for you, as you are trading better distance vision for upcoming poor near vision. Make sure you talk to a vision provider about all of your options before deciding upon a procedure.

The Details on Delta Dental of Iowa's New Legal Benefit for Groups

You may be thinking, "Why would Delta Dental of Iowa offer a legal benefit to employer groups?"

But perhaps the better question is, "Why not?"

Your employees are faced with many challenges outside of the workplace, and three out of four of them will experience at least one legal event each year.¹ To give employees easier access to quality legal advice and services, Delta Dental of Iowa has partnered with ARAG® to offer legal insurance with identity theft protection as a new benefit to complement its dental and vision products.

We're excited to share more about this new offering with you, and we've included answers to the most common questions below.

Who Is Eligible for the New Legal Benefit?

Groups of all sizes are eligible to offer this benefit to their employees.

Why Should I Consider a Legal Benefit for My Employees?

Whether it's purchasing a home, drafting a Will, planning retirement or considering a divorce, life happens. During tough times or those when you need professional advice, a licensed attorney can help lead you through life's more complex moments, and act in your best interest.

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Removing hurdles is essential for your employees' well being. When your employees know they have access to a network of lawyers who can assist with a wide range of legal issues, they'll have the confidence that a professional is working on their behalf to resolve the problem. That means they can go about their life without the distractions and doubt that come with facing life's challenges alone. When employees feel more secure in their personal lives, they bring their best to their professional ones.

What About the Additional Services Included (Identity Theft Protection, Caregiving, Financial and Tax Benefits)?

The legal insurance benefit includes additional services to help employees in their daily lives. These services fall into four categories:

1. **Identity Theft Protection Services:** Members and their families receive monitoring of their personal information and have services to help if an identity theft or fraudulent event occurs.
2. **Caregiving Services:** Parents and grandparents have access to ARAG's network of attorneys to help plan their own legal needs.
3. **Financial Education and Counseling Services:** Financial professionals and counselors can help members with questions related to debt, budgeting, retirement savings and investments.
4. **Tax Services:** Tax professionals are on call to provide members with personal tax-related advice and may prepare personal tax returns at a discounted rate.

What Does the Legal Benefit Cover and Cost?

The ARAG legal insurance plan gives members access to 17,000 network attorneys and includes:

- 100% paid-in-full coverage for most covered matters
- Identity theft protection services
- Additional services, such as caregiving, financial and tax services

The \$26 monthly premium for the legal insurance benefit covers the employee, spouse and dependents.

Do you want to learn more about this new legal insurance and identity theft protection benefit? Your broker can help you enroll and share more details on the specific services that are covered in this new offering.

REFERENCE:

1. "How Legal and Financial Issues Impact Employee Wellness." Russell Research for ARAG. February 2017.