

Dental in Depth

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 Summer 2009

Reasons Your Clients Should Continue Offering Dental Benefits

The effects of the recession are causing many companies to reevaluate their health plan strategies, and some are considering dropping or drastically reducing certain benefits.

As the cost of medical insurance continues to increase and your clients seek to cut costs wherever they can, their companies' dental plans may become a target. Your clients might see dental benefits as non-essential for employees at this time. They may need to be reminded of the reasons why offering quality dental benefits continue to be important to them and their employees.

Attract and Retain Employees

Even in a tight economy, companies have to remain competitive to recruit talented employees. A strong benefits package can play a key role in attracting and retaining top talent. Dental coverage plays a huge role in rounding out that package.

Research indicates that prospective and current employees place great value on dental benefits. A survey of attitudes toward dental benefits found that 80 percent of consumers felt it was important that prospective employers provide dental benefits.¹

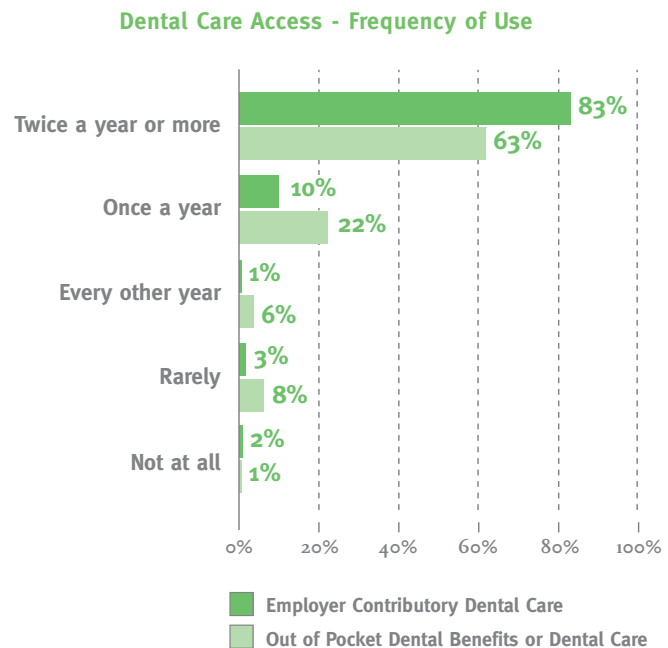
Also, a majority of respondents did not view the rising cost of health care as a credible reason for cutting dental benefits.¹ So those of your clients considering dropping dental benefits, at this time, could risk losing employees to their competitors who continue offering them.

Motivate Employees to Seek Preventive Care

Benefits motivate employees to seek preventive care, resulting in improved overall health. Employees often neglect to take care of their oral health when dental benefits are not made available — reporting “lack of dental insurance” as the primary reason for not seeking preventive care from a dentist within the past 12 months.

Not only are employees with dental benefits more likely to seek preventive care, they are more likely to visit their dentist on a regular basis.

According to a recent survey by The Long Group, 83 percent of employees with an employer contributory dental plan visited the dentist twice or more a year, compared to 63 percent of those who paid out-of-pocket for dental benefits.



Source: The Long Group (2008)

Investing time and money in preventive dental care may seem unnecessary when employees are not experiencing oral health concerns or pain. But preventive care is an investment in the future since many health issues can be detected in the early stages.

Preventive checkups give dentists the opportunity to screen for health issues that can be difficult for individuals to spot on their own. More than 90 percent of all systemic diseases, including diabetes, leukemia, cancer, heart disease and kidney disease, have oral characteristics that can be detected during an oral exam.²

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Keep Health Insurance Costs Down

Since employees are more likely to seek care if dental benefits are provided, dentists will be more likely to detect significant medical conditions before they become serious. A dental benefits plan is a relatively small investment compared to the cost for major medical problems.

Offering and encouraging employees to use dental benefits can help employers keep health insurance costs and rates down. Preventive care will also help employees save on future dental bills.

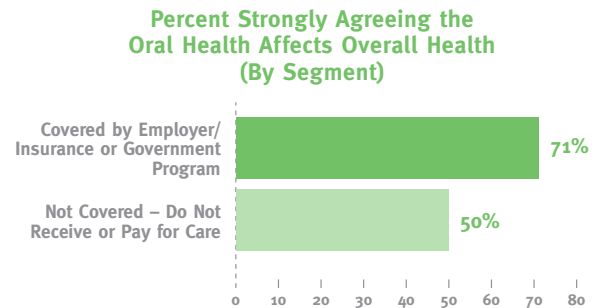
Increase Employee Productivity

Oral health issues are a common reason for lost productivity and increased health care costs. Neglected oral health can lead to physical consequences that negatively influence an employee's overall quality of life and productivity at work.

Employees who are provided dental benefits and who maintain good oral health for themselves and their families tend to be more productive because their focus is not on medical concerns or oral pain and discomfort. Poor oral health increases time away from jobs and school. Pain and suffering due to untreated diseases can lead to problems in eating, speaking and learning.

Preventing dental problems before they become serious results in less time lost at work and loss of performance caused by dental and medical illness. The Surgeon General reports that 51 million school hours are missed each year

Since oral health affects overall health, it's important for your clients' employees to understand this connection. Consumers with dental benefits recognize the link between oral and overall health significantly more than consumers without dental benefits.



Source: The Long Group (2008)

because of dental-related illnesses. And among adults, more than 164 million work hours are lost each year because of dental problems. Employees also risk missing additional work hours when their children suffer from poor oral health.

The aforementioned reasons should help your clients understand why dental benefits need to be included in their overall benefits packages. Dental benefits remain a low-cost benefit for them and a desirable one for their employees.

¹ Taylor Nelson/Sofres Intersearch survey, 2002.

² Academy of General Dentistry's Know Your Teeth, October 2008.