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Understanding Employees' Oral Health Needs

It's becoming increasingly difficult for employers to meet the varying oral health needs of their employees and families with a one-size-fits-all approach to dental program design. Different age groups face different dental health challenges; employees with children have different needs than those without families; and generational attitudes can affect the types of dental care people are likely to need and expect. Taking such variations into consideration can help plan sponsors choose dental benefit options that better meet the requirements of their employees.

Young Workers

Generally one of the least challenged age groups in terms of oral health, employees in their 20s and 30s will benefit most from prevention. This generation is extremely tech savvy. They demand easy access to information about their dental benefits online.

Boomers

For people in their 40s and 50s, restorative procedures become more common. Members of the baby boom generation tend to appreciate access to expertise and resources that help them better understand specific oral health issues. For many, it all comes down to choice. They often have sizable discretionary incomes and are more likely to pay for what they view as the best possible care.

Nearing Retirement

The dental health needs of people in their 60s and 70s are becoming more important to plan sponsors' benefits decisions as workers remain in the work force longer. However, chronic conditions may begin to enter the picture—requiring the use of medications and contributing to oral health complications. Despite these and other complex issues, many older adults are simply not aware of the importance of regular examinations or believe that preventative dental care is no longer relevant to them.

Kids

Each year, children lose an estimated 51 million hours of school to dental-related illness, causing lost work time as parents tend to their children. Benefits such as regular check-ups, fluoride treatments and sealants all have been shown to be highly effective in helping kids establish the foundation for a lifetime of good oral health.

Preventative Care

A recent national poll found that an overwhelming 85 percent of Americans understand that their oral health is very important to their overall health. Neglected oral health can lead to physical and financial consequences for people at any age, influencing their quality of life and—for employees in particular—productivity at work.

For employers, encouraging workers to prevent and treat dental problems before they become worse can help decrease the cost of work time lost to dental illnesses. In a report issued by the U.S. surgeon general on America's oral health, it's estimated that employees lose about 164 million hours annually due to dental disease or dental treatment visits.

Regular preventative care also can significantly reduce the need for more expensive procedures. The American Dental Hygienists' Association estimates that for every \$1 spent on prevention and oral health care, as much as \$8 to \$50 is saved on future emergency and restorative procedures.

Motivating Employees

Respondents to the National Association of Colleges and Employers 2006 Graduating Student & Alumni Survey rated dental coverage among the most important benefits, indicating that prospective and current employees value dental benefits.

Couple this fact with findings of the National Center for Health Statistics that people with dental insurance visit the dentist almost twice as often as people without such coverage and one truth becomes clear: By simply offering a dental benefit that suits their employee base, plan sponsors can take a big step in the right direction toward motivating their employees to maintain good oral health and, therefore, overall health. 