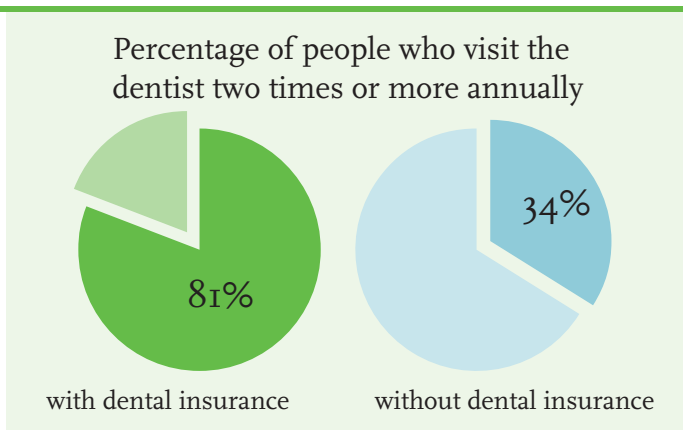


why should I offer **dental benefits** to my employees?

Dental benefits motivate your employees to seek preventive care. **Eighty-one percent** of people with dental benefits visit the dentist twice a year or more, while only **34 percent** of people without dental benefits visit the dentist twice a year or more.¹



Offering your employees dental benefits can keep them at work and productive. Among adults, **164 million work hours** are lost each year due to dental-related illnesses.⁴ Adding to that, the Surgeon General reports that kids miss **51 million school hours** each year because of dental-related illnesses.

Finally, dental benefits are instrumental to helping you attract and retain top talent. According to one study, **70 percent** of respondents said that dental benefits coverage is somewhat or very important.³

Why does it matter? Because regular dental exams can detect significant medical conditions before they become serious. More than **120 diseases** can cause specific signs in and around the mouth or jaw.² Dental professionals performing checkups can spot symptoms that could indicate serious health problems elsewhere in the body that need attention, saving you medical costs in the long run.

¹ The Long Group Retail Dental Insurance Consumer Acceptance Survey, June 2009.

² Steven L. Bricker, Robert P. Langlais, and Craig S. Miller, Oral Diagnosis, Oral Medicine and Treatment Planning (Philadelphia: Lea & Febiger, 1994).

³ The Long Group and Delta Dental Plans Association, 2008.

⁴ Centers for Disease Control and Prevention, National Center for Chronic Disease Prevention and Health Promotion, Fact Sheet: "Preventing Dental Cavities," 2002.

⁵ The Ignition Group, September 2009.

⁶ IBIS 2008 Group Dental Insurance Market Overview.

isn't it more cost effective and convenient
to combine my dental benefits
with my medical benefits?



No. Because oral health is never just an afterthought for us, we focus on what works for your dental benefits program, leading to cost savings and convenience for you.

Large networks equal large cost savings

Our Delta Dental Premier network is the largest in the country. With more than 128,000 unique dentists, our network is almost double the size of our next largest competitor's network.⁵ Delta Dental's networks offer your employees convenience, along with cost savings because our network dentists accept pre-negotiated, discounted fees for their services. **In fact, we saved our groups more than \$6 billion last year.**

A focus on dental means a focus on service

Delta Dental processes more than 81 million dental claims annually – about 1.5 million each week – with an accuracy rate of 99.5 percent, which keeps employees from calling you. Maybe that's why Delta Dental clients are 33 percent more satisfied with their dental coverage when compared to other dental carriers.³ No wonder we have more than double the market share of our next closest competitor⁶ and retention rates of over 90 percent.

Price transparency

Under bundled medical and dental programs, how and where premiums are spent can be difficult to track. The true cost of dental is easily lost within the much larger medical portion of a bundled benefits program. Separate pricing allows for more accurate reporting.

Trust the dental experts

Delta Dental regularly monitors and contributes to the latest research in dental science, which drives our plan designs and product offerings. Founded by dentists, we create dental benefits plans that are based on the most current research and designed to keep your employees at their healthiest and most productive.

One size does not fit all

Delta Dental offers flexibility and variety, ensuring that groups of all sizes can afford to give their employees access to dental care. Our wide variety of plans include both employer-sponsored and voluntary choices.

Dental and medical are different

Dental premiums over the past few decades have risen at just half the rate of medical premiums. That's because medical and dental are two very different models. Shouldn't your coverage be different, too?

When you're being sold on the "benefit" of losing an extra insurance card, consider what else you may be losing.