

Dental in Depth

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As you prepare sales and account management strategies for open enrollment season, new Delta Dental research offers valuable insight to give you an edge over competitors and help you sell and retain group business. The research on consumers ages 25 to 65 was conducted by The Long Group.¹

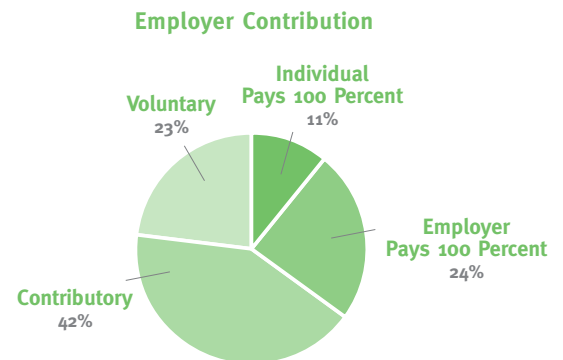
The study reveals the following key findings offering you opportunities to engage, educate and advise your clients, as well as to modify and hone your sales and retention strategies:

- A more in-depth look at the consumers' employer-sponsored plans reveals some information about employers' contributions
- Consumers value their dental benefits and would pay three times more for coverage
- Dental care is more regularly accessed by consumers with dental benefits
- More than half of consumers are unaware of the maximum coverage benefit provided by their dental plan, offering brokers an educational opportunity

Employers' Contribution Levels

This study reveals that 24 percent of employers pay all of their employees' dental plan costs. Another 42 percent of employers pay more than half of their employees' dental benefits costs. Nearly one-quarter pay less than 50 percent of their employees' dental plan costs, but still contribute some portion. Just 11 percent of employers offer voluntary dental plans to their employees.

This research also reveals consumers see substantial value in their dental benefits and, in general, would be willing to pay up to three times more to acquire coverage.

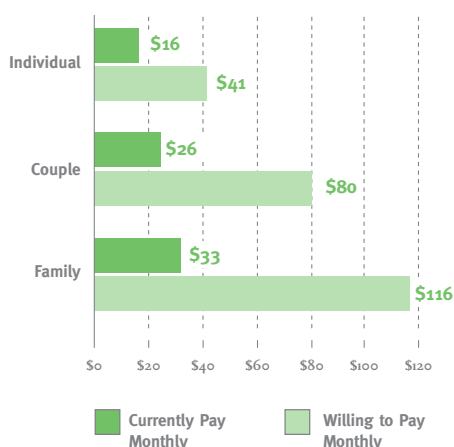


Contributory: The employer pays less than 100% but more than 50% of the dental plan cost.

Voluntary: The employer pays less than 50% but more than 0% of the dental plan cost.

Source: The Long Group (2009)

Perceived Value



Source: The Long Group (2009)

Knowing that employees attribute significant value to their dental benefits provides brokers with ammunition to remind clients about the importance dental benefits play in retaining and recruiting talented employees.

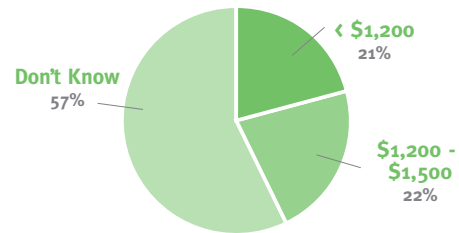
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It's Important Employers, Employees Understand Their Benefits

Delta Dental's survey reveals that nearly three in five consumers (57 percent) are unaware of the maximum coverage benefit provided by their dental plan. But it's not only important for your clients to know their annual maximums. If they want to get the most value from their dental plans, it's critical that they are familiar with all available benefits. Discuss with your clients the level of understanding their employees have regarding dental benefits. This may be an opportunity to introduce an employee education session which will reinforce the value of their dental benefits.

It may also be an opportunity for you to engage with and educate your clients on possible benefit changes and enhancements, such as: carryover of unused annual maximums from one year to the next to help individuals plan for more extensive and costly dental treatment, plan designs where diagnostic and preventive services do not count toward the annual benefit maximum, extra cleanings for diabetics and pregnant women, or increased orthodontia benefit.

Maximum Plan Coverage



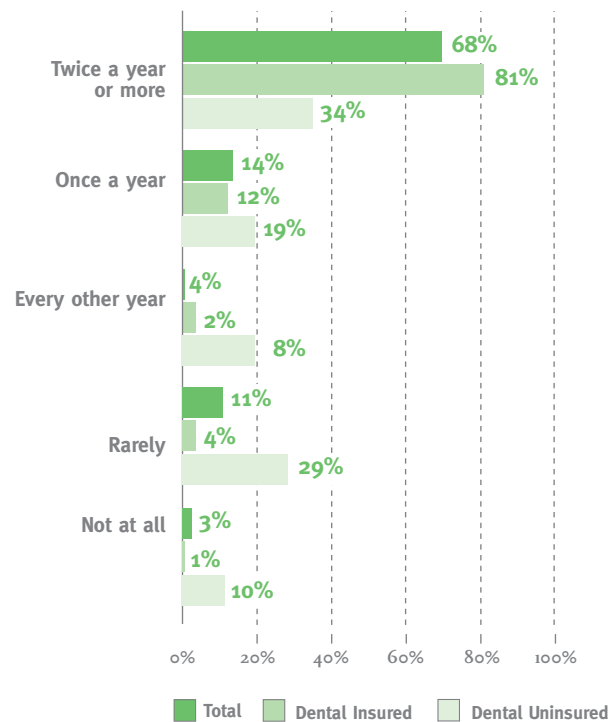
Source: The Long Group (2009)

Insured vs. Uninsured Dental Care

Americans with dental benefits are much more likely to see a dentist annually than those without benefits. In fact, 81 percent of those with benefits see the dentist twice a year or more, as compared to just 34 percent of the uninsured.

It is estimated that every \$1 of oral health prevention saves \$8 to \$50 in restorative and emergency services.² Remind your clients of the important connection between oral health and their employees' overall health, well-being and productivity and the fact that the dental benefits plan they offer is an important factor in promoting employees' oral health.

Care Profile - Frequency of Use



Source: The Long Group (2009)

¹ The 2009 Consumer Dental Benefits Survey was conducted by The Long Group. Random 15-minute telephone interviews were conducted in April with 900 consumers between the ages of 25 and 65. The samples were drawn from the top 25 states or dental markets, including: Arizona, Arkansas, California, Colorado, Connecticut, Florida, Georgia, Illinois, Indiana, Kentucky, Maryland, Massachusetts, Michigan, Minnesota, Missouri, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Tennessee, Texas, Virginia, Washington and Wisconsin.

² NADP/DDPA 2007 Dental Benefits Joint Report: Enrollment, August 2007.