Trust the leader to further the discussion.
Straight from Their Mouths

Listen to what employees are saying about dental benefits.

**HIGH PERCEIVED VALUE**

In an increasingly competitive environment, a strong benefits package can play a key role in attracting and retaining top talent. Dental coverage plays a significant role in rounding out that package – based on research indicating that prospective and current employees place great value on dental benefits.

A survey of attitudes toward dental benefits found that a majority of respondents did not view the rising cost of healthcare as a credible reason for cutting dental benefits – and 80 percent of respondents felt it was “very important / somewhat important” that prospective employers provide dental benefits.\(^1\)


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Graduating students and alumni rate dental coverage among the most important benefits.\(^2\)

- **Medical Insurance**
- **Yearly Salary Increases**
- **401(k) Retirement Plan**
- **Dental Insurance**
- **Life Insurance**
VARYING NEEDS

Different groups face different oral health challenges. Generational attitudes and family status can drastically affect the type of dental care employees are likely to need and expect.

Understanding these variances can help you choose dental benefit options that best meet the requirements of your organization’s employees.

Young Workers (20s & 30s)
- Least challenged in terms of oral health
- Benefit most from prevention
- High demand for easy online access to benefits information

Established Employees (40s & 50s)
- Restorative procedures more common
- Appreciate access to expertise and resources
- Seek to gain better understanding of specific oral health issues
- Expect choice and are more likely to pay for the best possible care

Nearing Retirement (60s & 70s)
- Remaining in the workforce longer
- Chronic conditions may occur
- Many not aware of the importance of regular examinations
- May inaccurately believe that preventative care is no longer relevant

Delta Dental serves more than one-fourth of the estimated 165 million Americans with dental insurance, providing dental coverage to more than 50 million people in 88,000-plus groups across the nation.
The Importance of Good Oral Health

Understand the positive impact of preventative care.

**ORAL HEALTH**

An oral health study examining 15 years of Delta Dental claims data on approximately 750,000 of its enrollees presented clear evidence that dental benefits – and the increased accessibility to dental care they provide – lead to dramatic improvements in oral health.¹

**OVERALL HEALTH**

Furthermore, an overwhelming 85 percent of Americans report awareness that their oral health is very important to their overall health⁴ – a belief confirmed by increasing scientific evidence that links the two. In fact, many serious systemic health conditions – including diabetes, heart disease and cancer – can be detected early by an oral examination.

**LIKELIHOOD TO SEEK CARE**

Despite clearly understanding the need to take care of their oral health, employees often neglect to do so when dental benefits are not made available – reporting “lack of dental insurance” as the primary reason for not seeking preventative care from a dentist within the past 12 months.¹

*Every $1 spent on prevention saves $4 in treatment.*⁵

Another study found that only 50.8 percent of those without dental benefits reported seeing a dentist within the past year – as compared with more than 70 percent among individuals with dental benefits.⁶

*By offering dental benefits that suit your employee base, you can motivate your workforce to maintain good oral health and, therefore, overall health and higher productivity.*
PRODUCItY

Neglected oral health can lead to physical consequences that negatively influence an employee’s overall quality of life and productivity at work. Pain and suffering due to untreated diseases can cause problems with eating, speaking and paying attention.7

Among adults, more than 164 million work hours are lost each year due to dental problems.8

Employees also risk missing additional work hours when their children suffer from poor oral health. The Surgeon General reports that 51 million school hours are missed each year due to dental-related illnesses.

As the first company to specialize in dental benefits, Delta Dental remains passionate about oral health and its importance to future generations – and we strive daily to make dental care more accessible to everybody.

2 Based on a national poll conducted by the nonprofit group Research!America.
Putting Your Money Where the Mouths Are

Stay competitive. Manage costs.

GROUP TRENDS

Dental benefits have become a necessary part of employee compensation packages and continue to grow at the same pace as the population. About 89 percent of large employers offer some type of dental benefits.9

When you take both large and small employers into account, however, the percentage of companies offering dental insurance drops to 54 percent9—indicating that small to midsize companies may gain a competitive hiring and retention advantage simply by offering some form of dental benefits.

Delta Dental saved groups nearly $5.3 billion in 2006 through unique cost-control measures and contractual agreements with more than 75 percent of the nation’s dentists.

RATE TRENDS

Dental benefits remain a good value for employers and employees, with plan rates continuing to display stability due to high-volume, low-cost claims. Catastrophic claims are rare, and maximums keep high claims under control.

COST-CONTROL MEASURES

Network utilization plays a primary role in keeping costs under control because network dentists have agreed to predetermined maximum fees. As such, the size of a network represents the key factor in helping enrollees save money and ensuring that groups experience lower costs.

As an example, Delta Dental PPO plus Premier results in more than 75 percent of Delta Dental enrollees nationwide using a network dentist – compared with the 30 percent to 40 percent network utilization rate of other carriers' PPO-only plans.

Many dental benefits programs offer a variety of customizable options – such as employer contribution and co-pay levels – to balance the company's requirements with the needs of its enrollees.
Talk to the leader.

Since 1954, Delta Dental has been working hard to improve oral health in our country by emphasizing prevention and positive oral health care results over the long term.

We pursue our mission by increasing access to benefits, offering the largest national network of dentists, aggressively working to keep costs down, and supporting philanthropic programs that encourage better oral health overall.

To learn more about bringing the value of our dental benefits to your company, contact your broker or a Delta Dental representative today.