

TOP 5 REASONS TO OFFER DENTAL COVERAGE AT WORK



When you think of important employee benefits, you might focus on health insurance or 401(k)s. But did you know dental insurance can be just as critical to attracting employees and keeping them healthy and productive?

CHEW ON THESE FACTS:

1

THE PEOPLE YOU WANT, WANT DENTAL

One-third of small firms still don't offer dental insurance,¹ so offering these benefits can give you a competitive edge in the race for talent.

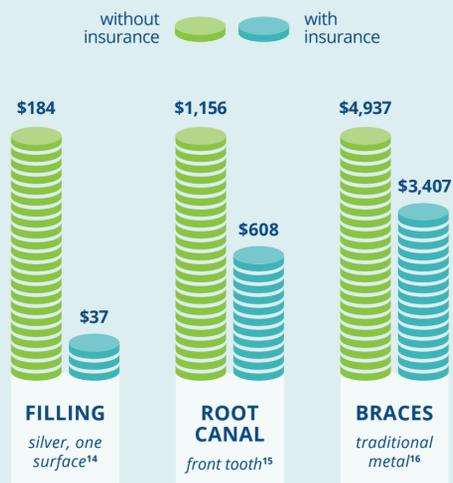


3

DENTAL INSURANCE MAKES CARE... ...MORE AFFORDABLE



COST OF COMMON DENTAL TREATMENTS



...MORE ACCESSIBLE

Consumers with dental insurance are **more than twice as likely** to visit their dentist.



2

A HEALTHY MOUTH IS MORE THAN A PRETTY SMILE

HEALTHIER EMPLOYEES ARE MORE PRODUCTIVE



92.4 million work or school hours are lost every year on emergency dental care⁵

POOR ORAL HEALTH CAN LEAD TO POOR OVERALL HEALTH

SIGNS⁶



LINKED DISEASES^{6,7}

Oral cancer | Diabetes | Heart disease | Stroke | Premature birth

TOOTH DECAY IN CHILDREN⁸



ROUTINE DENTAL CARE TO THE RESCUE

Helps prevent oral health problems⁹ Can reveal signs of disease earlier, making conditions easier and more affordable to treat and control^{7,9}

4

THE BOTTOM LINE: IT DOESN'T HAVE TO COST YOU

With employee-paid plans or shared-funding arrangements, you and your employees can get all the benefits of dental insurance, without breaking the bank.

EMPLOYEES GET:	YOU GET:
Group rates that are typically lower than they can get on their own.	A good feeling when you offer coverage that makes a huge difference in their overall well-being.

5

DENTAL INSURANCE: IT'S SOMETHING EVERYONE CAN SMILE ABOUT

Talk to your benefits broker to learn more.

1 Kaiser Family Foundation/Health Research & Educational Trust, Employer Benefits — 2017 Annual Survey, 2017.
 2 Employee Benefit Research Institute, 2017 Health and Workplace Benefits Survey, 2018.
 3 Glassdoor, Understanding the Impact of Quality Candidates, 2017. Includes US and UK hiring decision makers.
 4 American Dental Association/Health Policy Institute, State of the Dental Market — Outlook 2016, 2016.
 5 Centers for Disease Control and Prevention, Hours Lost to Planned and Unplanned Dental Visits Among US Adults, 2018.
 6 Healthline, Preventive Dentistry, 2019.
 7 Mayo Clinic, Oral Health: A Window to Your Overall Health, 2018.
 8 The Pew Charitable Trusts, Children's Dental Health Disparities, 2016.
 9 American Dental Association, Questions About Going to the Dentist, 2017.

10 American Dental Association Health Policy Institute, Oral Health and Well-Being in the United States, 2015.
 11 American Dental Association, Cost Barriers to Dental Care in the U.S. Based on analysis of 2000-2016 National Health Interview Survey data.
 12 Council for Disability Awareness, The Crisis of Disability Coverage in America, 2018.
 13 American Dental Association Health Policy Institute, U.S. Dental Expenditures – 2017 Update. Refers to 2015 per-capita dental expenditures, | calculated using data from Centers for Medicare and Medicaid Services, U.S. Bureau of Economic Analysis and U.S. Census Bureau.
 14 FAIRHealth Consumer, Dental Cost Lookup Tool, 2019. Average reported costs for zip code 60611.
 15 CostHelper Health, Root Canal Cost, 2019. Average reported cost.
 16 CostHelper Health, Braces Cost, 2019. Average reported cost.
 17 American Dental Association Center for Professional Success, Dental Benefit Trends, 2019.