

Tips to help you sell dental benefits

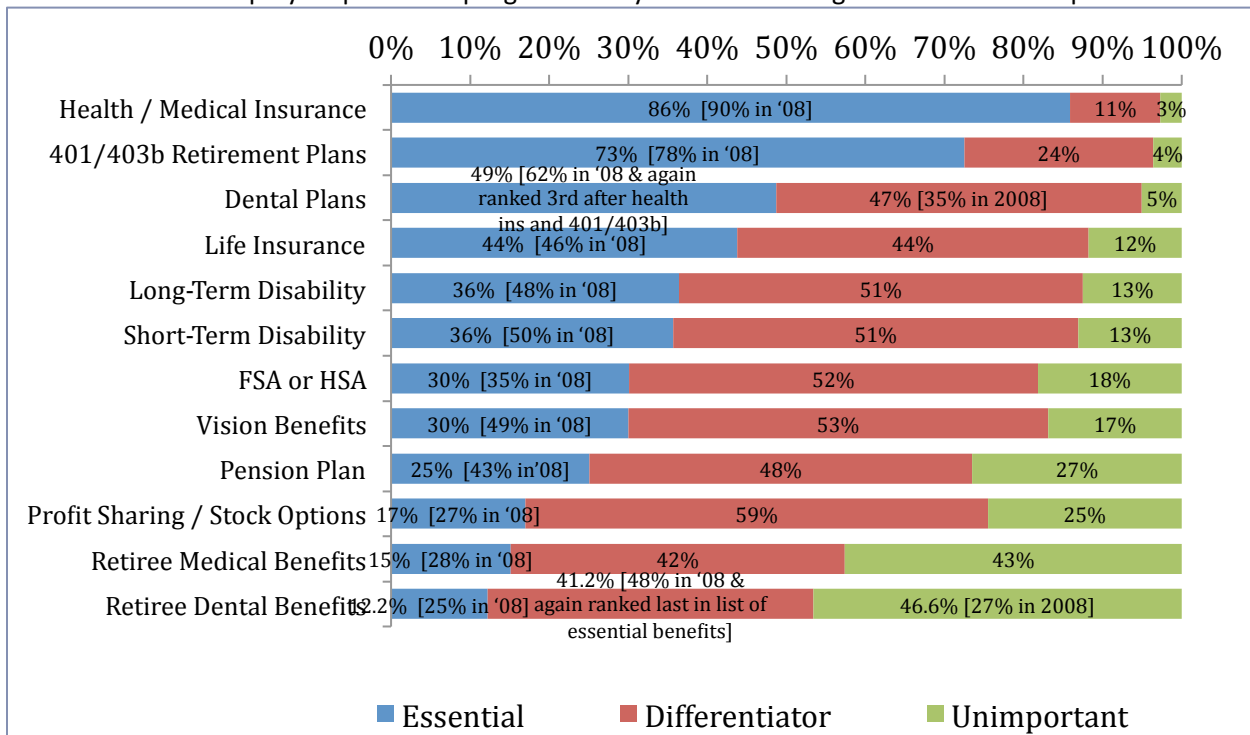
As employers wrestle with rising healthcare costs, it is important to remind them of the value of dental coverage as an important part of their benefits package. The National Association of Dental Plans offers some selling points, backed up by its extensive wealth of dental benefits industry research, to help you educate employer groups on the value in offering dental coverage options and thereby increase your earnings.

1. Employees nationwide ask for dental.

The *National Association of Dental Plans (NADP) 2011 Group Purchaser Behavior Study* indicates employees often request dental benefits. Thus, there is already an expectation from employees that strongly suggests employers should consider offering dental coverage when making decisions about the various options included in their benefits programs. The Study is the third edition of NADP's extensive research on employers' perceptions and behaviors regarding dental benefits, and it includes national data from employer groups of various sizes.

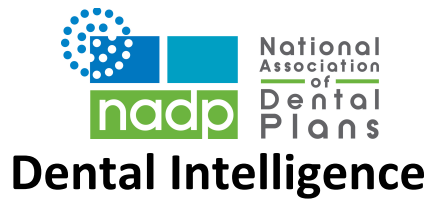
2. Dental benefits are prevalent, offered by large and small employers.

Not only do employees request dental benefits, research shows it is also offered by the majority of employer groups. The U.S. Department of Labor Statistics reports approximately 56 percent of all employers with at least six employees offer dental coverage. The NADP *Study* further indicates dental benefits rank among the top-three benefits in employer sponsored programs. Only medical coverage and retirement options ranked higher.



The chart clearly shows that employers see dental coverage as vital to attract and retain talent.

3. Dental benefits are affordable.



For about the same price as a daily cup of coffee, employees can have dental coverage. Depending on plan type (DPPO, DHMO, Indemnity or Discount), average dental premiums range from \$14 to \$28 per enrollee per month, according to the most recent NADP *Premium Trends Report*.

4. Most Dental plans cover preventive care.

Dental benefits reward people for taking care of their oral health. Most dental plans cover 100% of preventive care like cleanings, x-rays, office visits, or they have a small co-payment for this care. (Source: NADP Consumer White Paper).

5. Many dental benefits offer expanded coverage for various conditions.

Some dental plans have expanded benefits for individuals with gum disease and serious health conditions such as diabetes and heart disease. Other plans provide enhanced periodontal benefits for pregnant women because gum disease is associated with a 2.6 fold increase in extremely preterm births. Finally, dental plans often provide discounts for products that fight tooth decay and gum disease such as prescription strength toothpastes and mouthwash as well as Xylitol gum. (Source: NADP Consumer White Paper).

6. Dental Plans Contribute to Employees' Health, Productivity and Attendance.

The most recent Surgeon General's report found dental disease accounts for more than 164 million lost work hours annually, or an estimated 82,000 work years. However, NADP's 2007 Consumer Study reveals individuals without dental coverage are 2.5 times more likely *not* to receive the care they need while covered individuals are far more likely to obtain the services they need. For example, individuals with dental benefits are 52 percent more likely to receive a root canal and 30% less likely to have an extraction.

These research findings are clear indications of the way dental benefits contribute to employees' health and productivity. Use these points when selling dental benefits to your clients.

National Association of Dental Plans (NADP), a Texas nonprofit corporation with headquarters in Dallas, Texas, is the "representative and recognized resource of the dental benefits industry." NADP is the only national trade organization that includes the full spectrum of dental benefits companies operating in the United States. NADP's members provide Dental HMO, Dental PPO, Dental Indemnity and Discount Dental products to 160 million Americans, 90% of all Americans with dental benefits. For more updates on the dental benefits industry subscribe to the weekly e-newsletter, NADP SmartBrief via www.nadp.org.