

# Enhancing Value with Dental Benefits

By Karen Gustin, Ameritas Group, Lincoln, Nebraska



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In their struggle to deal with our sluggish economy, Americans are concerned about getting the most for their money. From the grocery store to the gas station, and on purchases from appliances to travel, individuals are looking for items that offer the best value.

This concern crosses over into jobs and employee benefit plans. Health-care benefits are among the top concerns of employers and employees across the country. Employers recognize that benefits packages are still critical to their successful retention and recruitment of quality employees. At the same time, current market conditions make it difficult for them to provide the level of benefits they previously offered, and continue to make a profit.

A study by the National Business Group revealed that employees who are content with their benefits generally express strong satisfaction with their jobs. Recent industry articles also underscore the importance that employees place on the quality of their health benefits, including dental insurance. The economic downturn has also caused many younger employees to appreciate the value of their health benefits, with job satisfaction linked to the benefits offered by employers.

Many employers also recognize the value of dental insurance in contributing to the health and productivity of their employees. While they would like to continue to offer comprehensive dental benefits, they are concerned about keeping costs under control. Employers may wonder whether they can continue to offer dental benefits to employees in the future.

## Balance Value with Costs

While some employers may not be able to afford a full array of paid benefit choices, they can offer employees access to coverage with voluntary plans, such as dental care. At a time when everything seems to be in upheaval, employees value the assurance that they can still access benefits, like dental, that are important to meet their personal and family needs.

**A look back.** Numerous employers are returning to plan designs adopted in the 1980s, when employers were also faced with tough financial situations.

Twenty years ago, voluntary plans became popular, as well as dual or high-low plans, because these designs enabled employers to offer employees dental options. Employees could choose a basic plan featuring coverage of preventive care and discounts on a few key services, or a comprehensive plan providing extensive coverage and care choices. While some employers provided basic dental benefits at no cost to employees, many shared the premium cost with employees, or offered access to dental benefits through a contracted carrier with employees paying the monthly premium rate.

## **Employers Explore New Strategies to Increase Value of Benefits**

Employers today are exploring strategies that enable them to provide a quality benefits package, including some options they would never have considered in the past. Many are strengthening their health prevention education and wellness programs to encourage employees to adopt healthy lifestyle habits, and offering incentives to reward them for successful efforts to improve overall health.

## **Employees Evaluate the Value of Dental Benefits**

Like employers, employees are struggling with limited financial resources, and they continually look for ways to cut back on expenses. For some, this may mean dropping their dental insurance. They may believe that investing time and money in preventive care is unnecessary, especially when they are not experiencing any oral health problems. They may consider dental benefits a luxury that they just cannot afford right now.

**Importance of addressing oral health concerns.** In any economic situation, it is important for employees and their family members to practice daily oral care habits, including brushing and flossing, as well as investing in their dental health with regular visits to their dentist for checkups. Unfortunately, oral health issues will not resolve themselves on their own. It is cheaper to pay for preventive care than for the more costly care – expensive repairs, tests, surgery or other treatments – that often results from neglect.

**Link between neglected oral care and heart disease.** Poor oral health habits may lead to other health problems. In recent years, medical researchers have identified a link between gum disease and heart disease. This is a serious concern since heart disease is the leading cause of deaths worldwide.

Researchers noted that many people with heart disease did not have traditional health concerns – smoking, obesity or high cholesterol – instead, they had gum disease. Medical professionals recognized that people with poor oral hygiene, and those who do not brush their teeth regularly, frequently have bleeding gums, a symptom of gum disease.

Tests have shown that there are more than 700 different types of bacteria found in the mouth. When bacteria gets into an open blood vessel, created by bleeding gums, the bacteria clings to platelets inside the blood and may eventually cause a partial blockage of blood flowing to the heart and result in a heart attack.

**Oral health impact on employee value and productivity.** Oral health issues are commonly responsible for employees' lost productivity, change in overall work performance, and increased health-care costs. Workers who maintain good oral health for themselves and their families tend to be more productive at work, because their focus is not on medical concerns or oral pain and discomfort.

## **Enhance Benefit Value with the Right Carrier**

Current economic and business conditions make it important for producers to look for insurance carriers that offer flexibility in plan design to be able to make adjustments to benefits as employers experience operational changes. Carriers should offer a variety of dental benefit designs at consistent and competitive prices, not just for the upcoming benefit year but two or three years down the road. Carriers that offer “outstanding deals” one year will likely have to recover their costs the following year with significant premium increases.