Health care costs are continuing to rise, making it increasingly important for a company to make the most efficient use of every dollar it invests in its employee benefits programs. Results of a study by human resources consultant Aon Hewitt suggest overall health care costs will increase to an average of $10,475 per employee in 2012, up seven percent from 2011.

While employers continue to fund the majority of this cost, employees are projected to contribute $2,306 on average in 2012 to the overall health care premium, an increase of nearly 11 percent over 2011, according to Aon Hewitt’s analysis.

Numbers like these can be discouraging, but the good news is that in one area of health care – oral health – costs are rising far more slowly. Group dental benefits continue to remain very affordable – experiencing only modest average increases of four to eight percent annually over the past decade.

Even though dental benefits remain a good value, it’s only prudent to make sure employees know how to get the most value out of the dental benefit investment.

**Prevention Begins with Dentist Visits**

One word sums up why dental benefits work, and that word is “prevention.” Most dental disease is preventable, and it is less expensive for employees to seek preventive oral health care up front than to receive costly treatments down the road.

That’s why it’s important for employers to encourage their employees to visit the dentist. Dental care and good oral health mean much more than healthy teeth and a nice smile. They are essential to overall health and well-being. Poor oral health, a lack of dental care and untreated oral diseases can adversely affect an individual’s ability to speak, smile, kiss, chew, maintain proper nutrition or go to work or school.

Also, employees who regularly use their dental benefits can improve both their oral health and overall health. The mouth is a key part of the body, and the good oral health habits that dental benefits promote can contribute to better systemic health. More than 90 percent of all systemic disease – including diabetes, leukemia, cancer, heart disease and kidney disease – has oral characteristics that can be detected by the dentist during an oral exam.

Those patients at higher risk for tooth decay or periodontal disease may also benefit from additional preventive care services that are already covered by most plans. These can include professional fluoride treatments and dental sealants for children; or additional cleanings and/or periodontal services for adults.

**Using the Network**

Visiting the dentist regularly is fundamental to good oral health. When an employee visits an in-network dentist, there are additional benefits of economy and convenience for the enrollee and his or her employer, as well.

Selecting an in-network dentist can save employees both time – there’s no longer a need to comparison shop – and money. Visiting a PPO network dentist can save an enrollee around 30 percent on average as compared to standard industry charges – and contributes to the overall effective discount of the employer’s dental program.

Employees who visit a network dentist are protected from being balance billed – meaning they cannot be billed for the difference between the carrier’s negotiated rate for a particular service and the provider’s customary fee. Also, when employees choose a network dentist they are helping to ensure lower claims costs, which offers immediate financial benefits for a self-insured group and can lead to more stable overall costs in the long run for fully insured groups. And, because network dentists must meet credentialing standards, employees have an additional assurance they are receiving quality health care from a qualified dentist.
Understanding Their Benefits

It’s important for employers to make sure their employees completely understand their dental benefit package. For example, a Delta Dental survey revealed that nearly three in five consumers (57 percent) are unaware of their maximum benefit. Employees might not recognize they can carry over an unused benefit from one plan year to the next in some cases – or they might not be certain how often they can see their dentist each year.

Closing the information gaps is important so employees can take an informed, active role in planning their oral health care with their dentists.

Consider these tips:

• Give frequent reminders. Let employees know why visiting the dentist and taking care of their oral health is so important. They may not be aware that their oral health can affect their overall health.
• Encourage employees to weigh in. Gather feedback on dental benefits from employees, listen to suggestions and ask for help in prioritizing options.
• Make sure to communicate new benefits – or changes in benefits – to employees.
• Take advantage of open enrollment. The open enrollment period creates the perfect time to communicate information about the company’s dental benefits offering. Remind employees why they should take advantage of the benefits the company offers.
• Provide a cost savings worksheet that shows the differences between in- and out-of-network dental costs, which can help reinforce the importance of seeking care from an in-network dentist.
• Use dental benefits carriers’ resources. Employers should check with their dental benefits carrier to find out what resources they have available to help inform employees about their oral health and dental benefits. Many carriers offer a suite of communications tools to help employers educate their employees.
• Help employees take advantage of unutilized benefits – such as fluoride treatments, sealants, additional cleanings or periodontal services – that they or their family members may be eligible for if they are at high risk for tooth decay or other conditions.

Dental remains one of the most-preferred benefits among employees and it provides an excellent opportunity for employers to differentiate themselves in the recruitment and retention process. Employees who make regular use of their dental benefits and seek routine preventive care are more likely to experience the advantages of positive oral health.

As always, Delta Dental recommends that employee benefits managers consult with a broker when considering significant changes to their employee benefits package. For more information on dental insurance options – including group, voluntary, and individual and family dental plans – please speak with your benefits consultant or talk to your local Delta Dental representative.

Visit www.deltadental.com to find the local Delta Dental member company serving your area.

5 The Long Group Retail Dental Insurance Acceptance Study, June 2009.

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