



## News That Sells

### HOT TOPICS: DENTAL BENEFITS

### Recession Underscores the Importance of Dental Benefits

- A few years ago, “dental was a tag-along product,” says Dr. Alan Vogel, national dental director at MetLife Inc., New York. “Everyone’s focus was on medical.” Now, researchers are publishing more studies on the connections between oral health and general physical health, benefits budgets are shrinking, and dental insurance premiums are rising. Due in part to the increase in the cost of dental insurance, “people are paying attention to it,” Vogel reports.<sup>1</sup>
- When the National Association of Dental Plans, Dallas, commissioned a survey of 1900 U.S. employers in July 2008, it found that 62% now regard dental coverage as an essential benefit.<sup>1</sup>
- LIMRA International, Windsor, Conn., polled 1000 U.S. employers of all sizes in December 2008 and January 2009. Most of the employers in the survey said they intend to continue to offer all the benefits they now offer, including dental. Some employers still hope to add dental benefits this year.<sup>1</sup>

### Individuals with Dental Insurance Healthier Overall than Those Without

- Individuals with dental benefits are more likely to go to the dentist, take their children to the dentist, receive restorative care and experience greater overall health, according to the National Association of Dental Plans (NADP) recent report, “The Haves and the Have-Nots: Consumers with and without Dental Benefits.”<sup>2</sup>
- There are 2.8 times the number of Americans without dental coverage as those that are medically uninsured. This report clearly shows that access to dental care is improved with dental benefits and that dental care improves oral health. Given increasing connections between oral and overall health, dental coverage must be part of health reform.<sup>2</sup>

- The 173 million Americans (“2008 NADP/DDPA Joint Dental Benefits Report on Enrollment”) with dental benefits report lower incidences of heart disease, diabetes and osteoporosis. This 57 percent of the population practices healthier lifestyle habits including brushing and flossing, eating a healthy diet and visiting the dentist regularly. They are also more likely to receive restorative treatments.<sup>2</sup>
- Over 143 million Americans have no dental coverage — 2.8 times the medically uninsured. These individuals are more likely to have extractions and dentures and less likely to have restorative care or receive treatment for periodontal disease. Furthermore, those without dental benefits report higher incidences of illness.
  - They are 67 percent more likely to have heart disease;
  - 50 percent more likely to have osteoporosis; and
  - 29 percent more likely to have diabetes.<sup>2</sup>

## Employers Like To Offer Dental to Keep Employees Healthy and Productive

- “Employers are increasingly focused on the link between good dental programs and the impact this has on medical costs,” says Evelyn F. Ireland, executive director of the National Association of Dental Plans.<sup>3</sup>
- When NADP surveyed 1,900 employers last summer for its 2008 Group Purchaser Behavior Study, it found that 75% wanted enhanced benefits for related medical conditions. Furthermore, among those that were planning to change dental insurance carriers, nearly half (42%) said they were looking for better coverage of dental treatments related to the detection and prevention of diseases and adverse medical conditions.<sup>3</sup>

- “There's real value to promoting the worth of dental care and the fact that regular preventive care can really save money in medical care costs over the long run,” says Tom McInteer, second vice president in the Group Dental division of Guardian Life Insurance Company of America. “Preventive care also will help save on dental bills in the future.”<sup>3</sup>
- Dental plans increasingly are covering such things as oral cancer screenings, extra cleanings for at-risk populations such as pregnant women, and periodontal treatment for diabetics. Hirschberg expects this trend to persist. “Payers and employers will continue to add benefits and other health conditions to what's covered now,” he says.<sup>3</sup>

## Lack of Insurance Is the Most Common Reason for Not Visiting The Dentist

- Dental benefits are important to overcoming cost concerns that keep Americans from visiting the dentist, a critical step in maintaining oral health, according to a white paper released by the National Association of Dental Plans (NADP).<sup>4</sup>
- Based on its Consumer Survey of more than 6,000 individuals, NADP discovered lack of insurance is the most common reason for not visiting the dentist — seven times more common than fear. In addition people covered by dental benefits have a more positive perception of their oral and overall health.<sup>4</sup>

<sup>1</sup> “Recession Puts Bite on Dental Coverage,” *National Underwriter Life & Health—Financial Services Edition*, April 20, 2009.

<sup>2</sup> “NADP Research Report Compares Consumers With and Without Dental Benefits,” *Market Wire*, April 8, 2009.

<sup>3</sup> “Merging Past and Progressive; Consumer-Centric Dental Benefit Models Combine Old and New Approaches,” *Employee Benefit News*, April 1, 2009

<sup>4</sup> “National Association of Dental Plans; Dental Benefits Contribute to Oral and Overall Health,” *Science Letter*, August 12, 2008.

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