



EVALUATING A DENTAL CARRIER: WHAT TO LOOK FOR

Delta Dental of Arizona White Paper



Finding dental coverage that best suits your company can increase employee satisfaction. In fact, more than two-thirds of employees consider dental benefits to be an extremely or very important part of a compensation package.¹ Brush up on how to evaluate a dental carrier with our guide below.

NETWORK

A larger network means more in-network dentists for your employees to choose from. It also means that the dentists your employees currently visit will likely be in-network.

Visiting in-network dentists saves employees and employers money. It protects your employees from balance billing and saves your group money on claims, which typically account for the majority of an employer's expense.

COST MANAGEMENT

When deciding on a dental plan, evaluate the carrier's cost-containment strategies, cost-management history, fee arrangements with dentists and effective discounts for members. Long-term costs can be reduced with preventive care like routine exams and cleanings that help employees avoid costly procedures down the road. Some carriers, such as Delta Dental, cover preventive care at 100%.

Did You Know?

Statewide, there are more than **3,900** participating dentists in the Delta Dental Network.²

Nationwide, there are more than **152,000** dentists in the Delta Dental network.²

On average, **92%** of Delta Dental claims are for services provided by in-network dentists.³

COST TRANSPARENCY

Make sure the carrier will deliver cost transparency and data on actual costs and benefits. This can often be lost when bundling medical and dental coverage where the only cost noted is a single premium.

SERVICE

Consider carriers with a local customer service team who can answer questions in a timely manner. Being able to reach a local representative and easily use the carrier's website and mobile app (if they have one) can improve efficiency, flexibility and the claims process. Some carriers even offer financial guarantees on pre-determined service standards, such as customer service and timely payment of claims.

ENHANCED BENEFITS

Some carriers offer enhanced benefits, like additional exams and cleanings, at little or no cost to those with certain medical conditions who might benefit from additional oral health care. Enhanced benefits may be available for pregnant women and those with diabetes, suppressed immune systems and other systemic conditions.

DENTAL BENEFITS EXPERTISE

Look for a carrier that uses credible, evidence-based data to shape coverage options and has a proven track record of supplying high-quality benefits.

Understanding how to properly evaluate a dental carrier will help you put together the best benefits package for your employees. Talk to your benefits consultant or Delta Dental representative about your options. ■

Our Cost-Containment Strategies Save You Money



450 dental office audits annually³



Integrated fraud, waste and abuse program



Our skilled clinical dental team ensures quality care and review of claims.