

Top

5

Reasons
dental insurance
is critical for
small businesses

A GUIDE FOR SMALL BUSINESSES

Compliments of Delta Dental



Good dental health is good for business.

As a business owner or manager, you have to keep your eye on many balls at once. Your focus is the bottom line—but you also need to control the factors that affect it. Dental insurance is an effective and affordable way to protect your business from threats to your bottom line: conditions that can sap productivity, lower employee satisfaction, and take away your competitive edge.

Here are the top 5 benefits dental insurance delivers for your business and employees:

BENEFIT

1.

MAKE YOUR BUSINESS MORE PRODUCTIVE.

Each year, more than 92 million work hours are lost due to emergency, unplanned dental care.¹ Regular care helps prevent emergencies and the loss of productivity they cause. Delta Dental makes routine care affordable.

One in 5 American adults missed work in 2016 due to oral health issues.² Yet most adults don't visit a dentist annually and over 15% of those who need care don't get it.³ Why? Among the top reasons for not getting needed dental care are "could not afford the cost" and "did not want to spend the money."

78% of Americans who have dental benefits go in for regular preventive care.⁴

Delta Dental helps make dental care affordable. Our network dentists have agreed to accept reduced fees. We also pay claims directly to network dentists so employees don't have to wait for a reimbursement check. Your employees can stay productive and keep your business going strong.

BENEFIT

2.

MAKE YOUR BUSINESS MORE COMPETITIVE.

Nearly 90% of job seekers say benefits are a key factor in their job choice.⁵ Offering dental benefits can help attract the best employees and retain loyal employees.

According to WebMD, dental insurance has grown from a rare fringe benefit to standard fare in many employee health care packages. About 50% of companies of all sizes now offer dental benefits.⁶ If you don't offer a dental plan, chances are good that your competitors will.

BENEFIT

3.

PROTECT YOUR EMPLOYEES' HEALTH.

More than 120 medical conditions may be detected in their early stages by a dentist during a routine dental exam. By making regular dental care more affordable, Delta Dental helps your employees stay on top of their overall health and well-being.

Research has found links between chronic oral infections and heart and lung diseases, stroke, low birth weight and premature births.⁷ The association between gum disease and diabetes is well known. Now, studies suggest that people may be able to avoid or delay Alzheimer's disease by avoiding gum disease.⁸ That's reason enough to offer a dental plan. Good employee health is also good for business; healthy employees are more productive employees.

BENEFIT

4.

CREATE A HEALTHIER WORKPLACE.

Oral health problems can adversely affect self-image, social interactions, and mental and physical health.⁹ Delta Dental plans help improve self-image and satisfaction by increasing access to care.

Just as poor oral health affects overall health, it can diminish the quality of your work environment. By providing access to affordable dental care, Delta Dental helps create healthy smiles, a satisfied workforce and a strong bottom line.

1 in 4 adults avoids smiling and 1 in 5 experiences anxiety due to the condition of their mouth and teeth.¹⁰

BENEFIT

5.

HELP YOUR BUSINESS AND EMPLOYEES CONTROL COSTS.

A Delta Dental plan is affordable for businesses and makes dental care affordable for employees. It can more than pay for itself with increased employee productivity, performance and satisfaction.

By enhancing employee health, a Delta Dental plan can help reduce absenteeism and improve productivity. By increasing employee satisfaction, it can help you avoid the high cost of employee turnover and training. By improving access to dental care, it can help employees avoid more serious health issues and expensive health care costs.

Create healthy smiles and a healthy bottom line.

Call your broker or Delta Dental of Arizona representative to learn more.

Keep your
employees
smiling and
your business
strong.



Trust Delta Dental of Arizona to deliver quality, affordable dental plans.



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 - 2 Survey Finds Fewer Americans Missing Work Due To Oral Health Issues, Delta Dental, 5/5/17
 - 3 Health Policy Institute, American Dental Association, *Main Barriers to Getting Needed Dental Care Relate to Affordability*, https://www.ada.org/-/media/ADA/Science%20and%20Research/HPI/Files/HPIBrief_0419_1.pdf?la=en
 - 4 Fall 2016 Study-Newsworthy Analysis, Delta Dental Plans Association, 10/30/16
 - 5 Kerry Jones, *The Most Desirable Employee Benefits*, Harvard Business Review, 2/2017.
 - 6 <https://www.webmd.com/oral-health/features/dental-insurance#1>
 - 7 2000 Surgeon General's Report on Oral Health in America, <https://www.nidcr.nih.gov/research/data-statistics/surgeon-general>
 - 8 https://www.deltadentalins.com/oral_health/alzheimers2.html
 - 9 Wisdom Tooth Project, Oral Health America, *An Oral Health Benefit in Medicare Part B: It's Time to Include Oral Health in Health Care*
 - 10 Health Policy Institute, American Dental, *Oral Health and Well-Being in the United States*, <https://www.ada.org/en/science-research/health-policy-institute/oral-health-and-well-being>
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