

HOW DO DENTAL BENEFITS RANK?



Did you know that dental plans rank as the third most important employee benefit? According to the February 2006 issue of Employee Benefit News, the National Association of Dental Plans (NADP) completed a study on group purchaser behavior, which listed dental benefits as a top priority, following right behind health and retirement.

Dental benefits often become a distinguishing factor when it comes to recruiting and retaining employees. According to the study, approximately 71% of employers currently offer dental benefits to their employees.

What factors motivate decision-makers' selections?

- **Desired plan features**
- **Member services**
- **Cost sensitivity**

The survey also states that the majority of employers with dental benefits believe the benefit is critical to employee retention. Considering the significance of dental benefits to employees and employers, it is essential to recognize its role in the employee benefits package. The key is to realize the advantage of providing cost savings with significant and competitive benefits.

In addition, there is growing research on the connection between oral health and overall health. The mouth's central role in general health has been widely covered in news reports and "Oral Health in America: A Report of the Surgeon General" (2000). Studies indicate that the bacteria that cause gum disease might aggravate other health problems, including respiratory illness, cardiovascular disease, diabetes and pre-term deliveries of low-birth weight babies.

Given these considerations and demand for access to care, affordable dental care should still remain a key benefit in the employee benefits package. Furthermore, better oral health maintains employees' productivity and protects companies' bottom lines.