

Increasing Popularity of Voluntary Dental



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Continuing economic challenges are forcing businesses to find new ways to tighten budgets and reduce expenses. As they consider the costs of medical insurance, voluntary dental has become a popular option for businesses to provide employees with access to a highly valued benefit.

This growing interest in voluntary plans gives producers an excellent opportunity to enhance relationships with employers by recommending dental insurance coverage that meets the needs of their employees.

FOUR GUIDELINES FOR SUCCESS WITH VOLUNTARY DENTAL

Employee participation is critical to the long-term success of a voluntary dental plan. The plan design must address the needs of the employee group, and regular communication is important to remind employees of the services and features of their dental benefits.

Consider the following guidelines for designing and selling voluntary plans:

1. UNDERSTAND EMPLOYEES' DENTAL HEALTH NEEDS

A thorough understanding of the demographics and dental needs of the employee group is essential to designing and recommending the right plan:

- Examine the utilization trends of existing dental benefits.
 - o Which features are used most, and by which age groups?
 - o How many employees exceed their annual maximums?
 - o How many employees and their dependents use the plan?
 - o What is the employee turnover percentage?
- Review oral health history.
 - o Do employees generally take good care of their teeth, with one or two dental visits each year for checkups and restorations?
 - o How much do employees spend for basic or major dental services?
- Tabulate employee demographics.
 - o What is the average age of the employee population?
 - o What is the percentage of employees selecting single vs. family coverage?
 - o What are the primary dental needs of employees and their dependents? For example, if a large number of employees have dependents with orthodontia needs during the next year, you may want to include an ortho option in the plan.

2. IDENTIFY THE BEST INSURANCE PARTNER FOR THE GROUP

Insurance carriers may offer voluntary dental products, but few actually have extensive experience to support these plans. Due to the complexity of voluntary plans, it is critical to select a carrier with an **excellent reputation for its voluntary dental coverage.**

Evaluate each carrier's claims processing and customer service, flexibility in plan design, reputation with other employers, size of provider network, business philosophy, spectrum of plans that can be customized to employers' changing needs, and experience in working with employer groups of similar size to that of your clients.

Compare persistency and pricing. Carriers successful with voluntary plans are experienced in pricing plans, so premium costs remain consistent. If plans are not priced correctly and premiums have to be adjusted significantly each year, employees will quickly become disenchanted with their voluntary benefits and switch to alternate coverage options.

3. CONNECT DENTAL CARE TO WELLNESS PROGRAMS

In response to the economic slowdown, many businesses have enhanced employee wellness programs to curb health care costs. And they have adopted new strategies for increased participation of team members across the company.

In addition to promoting medical screenings to identify health care concerns, employers have reinforced the importance of regular oral health examinations as an excellent disease management tool, since many medical concerns and diseases can be detected in the early stages during regular dental checkups.

According to the United States Surgeon General, oral care plays an important role in overall wellness. When employees are not healthy, employers may experience increased health costs and lost employee productivity and performance due to absenteeism. Some other facts to note:

- Bleeding gums, etched enamel, and other tissue changes in the mouth are often the first clues to serious health problems.
- Approximately 80 percent of Americans have some type of periodontal disease. A study from the U.S. Health and Human Services Department shows that people with periodontal disease may be at higher risk for heart disease and stroke as bacteria from gum tissues enter the blood stream and contribute to clogged arteries.
- Medical studies have also revealed that pregnant women with gum disease are seven times more likely to have premature babies.

4. USE DIFFERENT COMMUNICATION TOOLS TO CONNECT WITH EMPLOYEES

Employees want detailed information on their benefits so they can select the plan that is the best fit for their family's needs. Employers should be proactive in educating employees about their benefits throughout the year.

With employees taking more responsibility for their health insurance, extensive communication is required so they can be informed participants in their health care decisions. Here are 10 suggestions producers can offer employers to enhance communication efforts:

1. Initiate employee benefits communication programs four to six months in advance of the enrollment period.
2. Target messages to reach different groups of employees.
3. Employ different methods to communicate benefits information to employees. For some employees face-to-face meetings and newsletters are best, while for others electronic options are preferred, such as email messages, or information on company Facebook or Twitter pages.
4. Keep messages simple. Provide information that is clear and easy to understand, and avoid insurance jargon or acronyms. Create charts and other visual ads showing costs spread out over the year, annual savings, and the value of employees investing in their own health.
5. Develop a regular communication schedule, in different formats and locations, in order to break through the communication clutter and reach employees with key messages.
6. Dedicate staff time to answer questions, especially in the initial phases.
7. Offer 24-hour access to comprehensive plan information on the company website. Ensure that information is easy to find and understand.
8. Provide reliable lists of resources for employees to research information online.
9. Remind employees about major life events, such as a marriage or the addition of a child, when they need to re-evaluate their benefit choices.
10. Regularly evaluate employees' understanding of the benefits information and messages and adjust content to eliminate confusion.

VOLUNTARY PLANS OFFER INCREASED OPPORTUNITIES

Voluntary dental benefits are in high demand by employers and employees. Producers have an excellent opportunity to grow their businesses, especially by focusing on the wellness and financial value of dental benefits. Communicate how these plans enhance employee performance, productivity, recruitment, and retention. Take the time to understand employees' dental needs, and help employers educate the group about dental benefits. Not all plans and insurance carriers are the same, however, so work with the right partner to provide benefits that will match expectations.

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