



# HELPING EMPLOYEES GET THE MOST VALUE OUT OF THEIR DENTAL BENEFITS

Delta Dental of Arizona White Paper



Because dental benefits have the potential to improve both oral and overall health, it's important that employees make the most of their coverage. By taking some simple steps, you can help encourage employees to leverage their dental benefits as effectively as possible.



## EDUCATION

Ensure that employees are aware of the value their dental coverage provides.

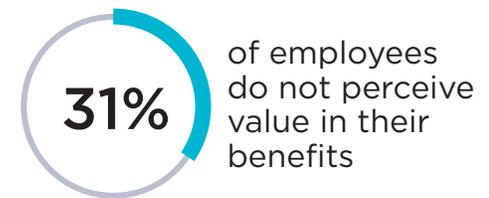
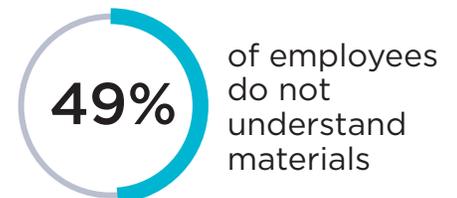
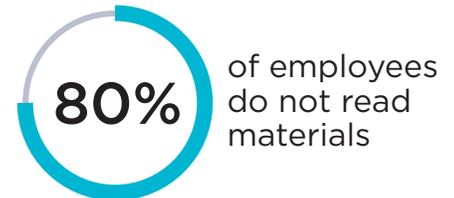
### Minimizing costs.

To realize the most savings, your employees should visit dentists in their plan's network. When employees choose a network dentist, they help ensure lower claims costs, which also benefits employers. This offers immediate financial benefits for a self-insured group and can lead to more stable premiums in the long run for fully insured groups. Moreover, make sure your employees know that dentists outside your plan's network may be able to balance bill. This is what happens when a dentist's fee for a certain service exceeds the plan's allowed amount, and the dentist bills the difference.

### Preventing dental disease.

Because most dental disease is preventable, many dental plans cover the cost of preventive care at 100 percent. Regular exams and cleanings are key to keeping mouths healthy and catching dental diseases early before they become costly problems.

The top challenges with benefits communication are<sup>1</sup>:



## Maintaining overall health.

Signs of over 120 diseases may be detected in the mouth including diabetes and heart disease.<sup>2,3</sup> During regular appointments, dentists will look for these conditions and will screen for oral cancer with the goal of early detection. This can help lower medical costs by increasing treatment options and improving outcomes.<sup>4</sup>



## FREQUENT COMMUNICATION

Clear communication can mean the difference between confidence and confusion.

### Use a multi-channel approach.

Employees need resources that address every type of learning style. Give employees a connected benefits experience that's convenient and engaging to gather the right information so they can make sound benefits decisions. That might mean videos, pamphlets, emails, lunch-and-learns, etc. Think outside the box!

### Give periodic reminders.

Continue to remind employees of the benefits of good oral health and encourage them to utilize preventive care. When you do, mention that they can typically visit the dentist for preventive care at little to no out-of-pocket cost.

### Highlight plan changes.

If your plan is updated, provide comprehensive information to employees to ensure they fully understand the changes.

### Check-ins during open enrollment.

Employees can make updates at open enrollment, so make sure those who want to make changes don't miss their chance. This is also a good time to remind employees why they should take advantage of dental benefits.

The communication strategies with the highest success rates are<sup>1</sup>:



communicating by life stage



leveraging word-of-mouth



customizing for multiple generations



providing year-round communications



providing communications in multiple languages



simplifying complicated benefits content

## Keep employees connected year-round.

Open enrollment season gets a lot of attention, but it's important to create monthly or quarterly benefits touch points. In order for employees to fully understand what their dental benefits can do for them, they need to be engaged in your benefits program throughout the year.

## Ask for feedback.

Encourage employees to articulate the positives and negatives of their experiences using their dental coverage. Ask them to provide information that helps prioritize coverage options. And always be open to suggestions.



## RESOURCES

Make sure employees have the materials they need to maximize their benefits.

## Cost savings worksheet.

Send a cost savings worksheet to show the financial differences between using an in-network dentist versus an out-of-network dentist.

## Carrier tools.

Speak with your dental benefits carrier about any communication tools they may offer to make it easier for employees to understand and use their benefits.

## Mobile.

Americans spend 4.7 hours a day on their phones<sup>5</sup>, so it's time employers meet their people where they are. Whether it's looking for a dentist or grabbing your insurance card on your iPhone, taking small key steps to move to mobile will help empower your employees to take control of their oral health. ■

Did you know that Delta Dental of Arizona has FREE resources for employers and their employees:



Newsletters



Flyers



Blog Posts



Videos



Mobile App

Let your benefits consultant or Delta Dental representative know you're interested in these oral health resources!

<sup>1</sup>International Foundation of Employee Benefits Plans

<sup>2</sup>U.S. Surgeon General Report on Oral Health 2000 – Chapter 3 – Diseases and Disorders

<sup>3</sup>Application of the international classification of diseases to dentistry and stomatology : ICD-DA. World Health Organization 1995

<sup>4</sup>Steven L. Bricker, Robert P. Langlais, and Craig S. Miller, Oral Diagnosis, Oral Medicine and Treatment Planning (Philadelphia: Lea & Febiger, 1994)

<sup>5</sup><https://www.digitaltrends.com/mobile/informate-report-social-media-smartphone-use/>