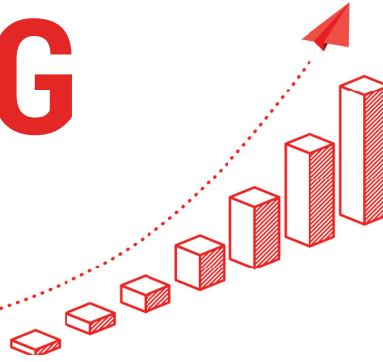


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 **Brown & Brown**

WHY ARE DENTAL SAVINGS PLANS BECOMING A NECESSITY?

INTERESTING FACTS: DENTAL CARE & BENEFITS

Traditional dental insurance no longer provides sufficient coverage for employees, forcing employers to find complementary products to fill in gaps and add value to their benefits package.

80% of workers participate in benefits programs if dental is included⁺¹

77 million Americans lack dental insurance & pay out-of-pocket for care⁺²

1/4 adults delay dental care due to lack of insurance⁺³

48% of workers have access to employer-offered dental plans (In comparison, 74% have access to medical coverage)⁺⁴

3rd most-requested benefit: Dental⁺¹

164 million hours of lost employee productivity due to dental problems⁺⁴

There are four main reasons nontraditional benefits, like dental savings plans, aren't just an option. **They are a necessity today.**

1

Dental insurance maximums are too low

2

Postponing dental care due to financial burdens increases long-term spending

3

Insurance premiums increase when dental claims increase

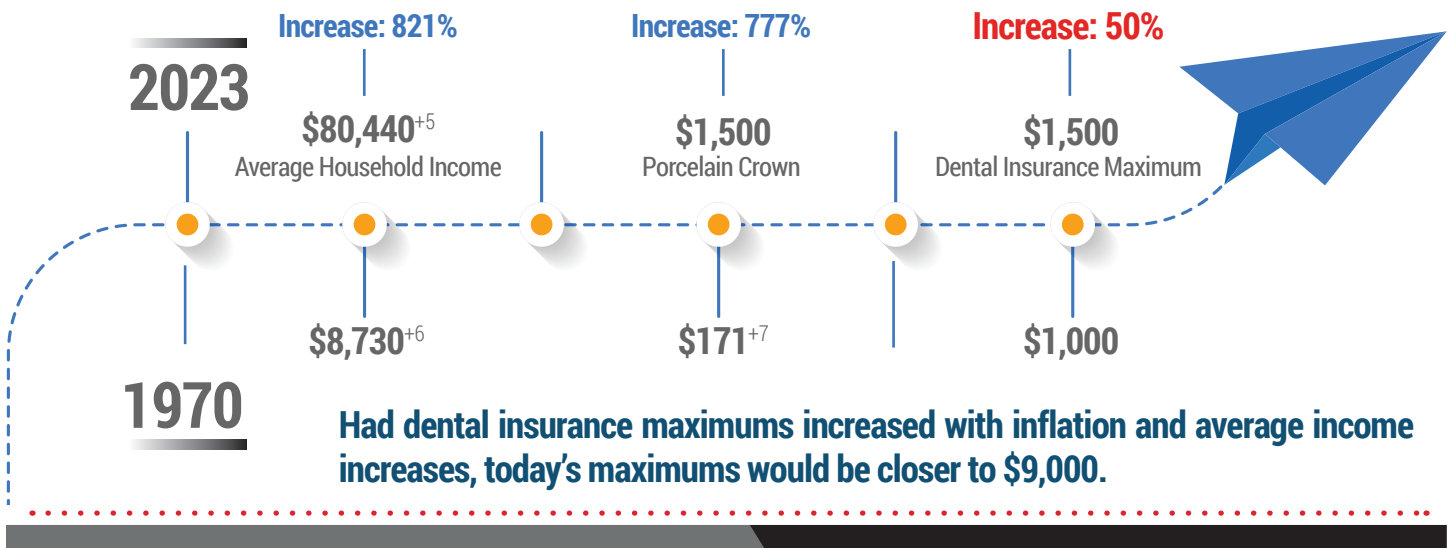
4

Dental practices are dropping insurance carriers at alarming rates

ARE YOU COVERED?

Dental Insurance Maximums Are Too Low

While most benefits have adjusted for inflation, dental insurance has not. The cost for practically everything, including dental treatments, has dramatically increased over the last 50 years, but standard dental insurance maximums have not.



No matter how great the dental insurance is, employees will likely max out their benefit before their year is over. Therefore, having an alternative is extremely important.

In addition, every year, insurance companies add more and more limitations to their coverage. Dental insurance is getting more restrictive as time progresses.



Postponing Dental Care Due to Financial Burdens Increases Long-Term Spending

Patients without adequate dental insurance tend to postpone dental treatments. When they postpone, it can lead to more serious issues with higher-cost treatments making the dental care even more out of reach.

Let's take for example, a patient with a small cavity. Immediate treatment would cost a couple hundred dollars. However, if treatment is postponed, the cavity will get larger requiring a crown, root canal or extraction, causing the cost to skyrocket to thousands of dollars.

Patients who have already postponed treatment and finally have dental insurance aren't in a much better situation. With years of delayed treatments, the insurance annual maximum will likely be used up quickly and still not cover all needed treatments. Since the plan is maxed out, the patient will postpone the remaining treatments and the cycle continues.



Dental Practices Are Dropping Insurance Carriers at Alarming Rates

Dentists are dropping insurance carriers at alarming rates and patients are left wondering – now what? Dental practices are dropping carrier is because insurance reimbursement rates are based on the most applicable to treat the policyholder's condition.

Insurance carriers base their fee schedules on profit and loss. If the premiums paid were higher, insurance reimbursement rates would reflect that. However, most reimbursements reflect the least expensive treatment for the patient, forcing dental practices to either perform a procedure they know is inadequate, write off the losses or use lower-quality materials and equipment. These challenges are causing dental practices to reconsider insurance.



Insurance Premiums Increase When Dental Claims Increase

LESS Dental Claims = LOW Insurance Premiums

Insurance companies determine dental premiums by predicting the amount of money they expect to pay out in claims and other expenses.

When dental insurance claims decrease, insurance companies lower the predicted payout, helping premiums remain lower.

It is not possible to eliminate the need for dental procedures and claims, but patients can help alleviate the burden with dental savings plans. Patients can still get the care they need at an affordable cost without filing additional claims with their insurance.

Dental savings plans help prevent postponing dental treatments due to high costs, help keep premiums low and offer savings when dental practices drop insurance carriers. Let's stop the cycle and make dental care affordable!



Brown & Brown

Through Brown & Brown's partnership with Careington, we have an opportunity to bring innovative tools and benefits that deliver transparency and health care savings to our clients and customers. Established in 1979, Careington is a licensed Discount Plan Organization that provides discount savings to their clients in the categories of health, lifestyle and wellness. Careington has helped millions of members save money on their dental, vision and other health and wellness services for more than 40 years.

Today, Careington is a go-to solution for money-saving programs designed to solve today's benefits challenges for employers and organizations of any size or industry.

Contact Us Today!

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