

CAREINGTON DENTAL SAVINGS PLANS. STANDALONE BENEFIT SOLUTIONS.



Dental benefits are a necessity. Dental insurance is not. Dental savings plans are an affordable dental benefits option for employers. Not only do members receive deep discounts, the employer also enjoys the perks of an enhanced benefits offering at minimal cost.

WHY DO EMPLOYEES NEED DENTAL BENEFITS?

Employees need dental benefits to maintain good oral health. When an employee has poor oral health, their productivity decreases, medical issues arise and mental health issues increase, which can negatively impact the employer and business. With approximately 74 million Americans without dental insurance⁴, there is an apparent need for employers to offer dental benefits.

When an employee requires dental care without dental benefits, treatment is likely delayed causing the issue to become worse. This creates a never-ending cycle of delayed treatments, additional dental problems and high treatment costs.

Did you know that 164 million hours of work per year are lost due to dental diseases? And that's just dental diseases. Poor oral may cause cardiovascular disease, respiratory infections, Alzheimer's disease, pregnancy problems, diabetes complications, kidney disease, pancreatic cancer and much more.

Poor oral health also leads to increased mental health issues, which can negatively impact your business.

- **1 in 5 adults experience anxiety due to the condition of their teeth and mouth⁴**
- **23% of adults feel embarrassment about the condition of their teeth and mouth⁴**
- **1 in 4 adults avoid smiling altogether⁴**

Key Features of Careington Dental Savings Plans

- **Complements insurance**
- **Standalone benefit solution**
- **All employee types eligible**
- **Year-round enrollment**

of businesses do not offer dental benefits to part-time workers¹

72%

of businesses do not offer dental benefits to temporary workers¹

93%

WHO DOESN'T OFFER DENTAL BENEFITS?

Did you know that only 50% of companies offer dental benefits?¹

And that's an average of all sizes and industries. Here's a breakdown of some interesting facts.

of business with less than 10 employees do not offer dental benefits²

86%

Recently, dental benefits encountered another obstacle: COVID-19.

Many companies reduced dental benefits or eliminated them during the pandemic, with 6 million people losing dental coverage as a result.⁷

WHY DON'T THEY OFFER DENTAL BENEFITS?

39%

Not a Priority

36%

Not Affordable

33%

Not a Good Value

WHY SHOULD BUSINESSES OFFER DENTAL BENEFITS?



IMPROVE EMPLOYEE RECRUITMENT

- 87% of employees feel dental benefits are essential or a differentiator when job hunting⁶
- 62.3% of employees would accept a lower salary in exchange for better workplace benefits⁸



INCREASE EMPLOYEE RETENTION & PRODUCTIVITY

- 42% of employees have left a job for better benefits⁹
- 78% of employees rate dental coverage as an important benefit²
- 164 million hours of work per year lost due to dental diseases⁶



HELPS KEEP MEDICAL BENEFITS COSTS DOWN

Let's take an employee that suffers from periodontal disease, for example. When that employee receives treatment, their medical costs and hospital visits decreased, resulting in:

- \$5,681 annual savings per person
- 39.4% decrease in hospitalizations

There are fewer claims filed and decreased health care spending, which help keep medical benefit costs down.



WHY CAREINGTON DENTAL SAVINGS PLANS?

It's apparent that dental benefits are a necessity today but what solution do you choose? Traditional dental insurance or nontraditional benefits?

When it comes to traditional dental insurance, fewer and fewer insurance carriers provide the coverage your employees truly need. With dental maximums barely increasing over the last 50 years, a single trip to the dentist could easily max out an employee's dental plan. Then what? Pay out of pocket or delay treatment. Plus, enrollment is limited to a short enrollment period and only certain employees are eligible.

Careington Dental Savings Plan Advantages

- ✓ Deep discounts on dental care
- ✓ Complements insured dental plans
- ✓ Offered as a bundle or standalone option
- ✓ No limits on use or access to care
- ✓ No traditional PPO limitations
- ✓ Fills gaps in coverage
- ✓ Year-round enrollment
- ✓ All employees eligible, regardless benefits status

1 <https://www.kff.org/report-section/ehbs-2019-section-2-health-benefits-offer-rates/>

2 <https://www.limra.com/en/newsroom/news-releases/2013/limra-study-finds-less-than-half-of-small-businesses-offer-employee-benefits/>

3 <https://www.allstate.com/allstate-benefits/news-and-insights/dental-coverage-can-help-prevent-health-problems-and-keep-people-on-the-job.aspx>

4 <https://dentistry.uic.edu/news-stories/the-many-costs-financial-and-well-being-of-poor-oral-health/>

5 <https://www.dentaleconomics.com/practice/article/14199231/dentists-should-target-small-businesses-for-new-patients-research-suggests>

6 <https://www.aeisadvisors.com/what-employers-should-know-about-dental-insurance#:~:text=In%20addition%2C%20employers%20who%20provide,indicators%20associated%20with%20employee%20productivity>

7 <https://www.carequest.org/resource-library/dental-insurance-out-reach-many>

8 <https://www.forbes.com/sites/forbesbusinesscouncil/2021/01/05/how-benefits-can-boost-engagement-and-build-employee-employer-relationships/?sh=2f85d6f33e7c>

9 <https://www.forbes.com/sites/bryanrobinson/2022/05/03/discover-the-top-5-reasons-workers-want-to-quit-their-jobs/?sh=5e9b709c5d46>

10 <https://decisionsindentistry.com/article/how-dental-visits-can-save-billions-in-health-care-costs/>



Ready to get started with
Careington dental savings plans?

Contact Us Today!

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