

Guest Column Submission

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By Karyn Glogowski

Delta Dental of Illinois VP of Sales

7 Reasons Voluntary Dental Benefits Might Be Right for Your Small Business

As a leader in oral health, Delta Dental of Illinois recently commissioned a survey to help offer Illinois employers some insight into the importance of dental benefits and their connection to oral health and overall well-being. Along with demonstrating that Illinoisans with dental coverage visit the dentist more often, we also found that when they do, they feel better about their lives overall.¹

Dental benefits can also help recruit and retain talent. However, only 25 percent of small businesses with 2-99 employees offer dental benefits, often believing they can't afford them.² But there's a way small businesses can offer their employees the dental coverage they want at no cost to the business: voluntary dental benefits.

Many businesses are finding voluntary benefits a viable option as evidenced by nine percent growth just last year alone,³ and it's a trend I don't see going away anytime soon. While employer-paid coverage is, of course, more desirable for employees, here are some reasons why voluntary dental benefits might be the right fit for your company.

Voluntary plans give you the option to offer dental benefits. Small businesses must perform a balancing act between satisfying employee expectations and meeting the financial demands of the business. If your company cannot afford to offer group dental insurance, voluntary plans deliver a benefit employees desire while limiting the financial obligation of your company.

Employees can save money with voluntary plans. Voluntary dental coverage gives employees the advantage of group rates. This can help employees save compared to acquiring individual or family dental coverage on their own. Additionally, employees can enjoy the convenience and savings of paying for their premiums via payroll deduction. Paying with pre-tax dollars can help employees save on their dental care expenses.

Voluntary coverage is comparable to other group coverage. Voluntary plans are structured the same way as traditional group dental HMO and PPO plans in terms of access and coverage, as well as provide similar access to network dentists. So it's likely that employees and their family members will be able to visit their preferred dentists while taking advantage of in-network savings.

Voluntary plans require lower participation rates. Compared to traditional group dental plans, a voluntary dental benefit plan can be easier to maintain because of the low percentage of eligible employees required to enroll.

Voluntary coverage could differentiate your company. A great benefits package can help a company recruit top talent and retain quality employees. With just 25 percent of small businesses offering dental benefits, there's a chance you could rise above your competition with a simple voluntary dental benefit offering.

Voluntary dental plans encourage preventive care. Delta Dental of Illinois' Oral Health and Well-Being Survey shows that nearly eight of 10 Illinois residents (79 percent) with dental coverage visit the dentist at least once a year versus only half (52 percent) without coverage. And going to the dentist at least once a year contributed to people feeling better about their lives overall.¹



Voluntary dental plans increase productivity. Preventive dental exams, provided through dental insurance, can help reduce lost productivity hours by identifying and treating problems early on. One of six Illinoisans (17 percent) say they have missed work due to oral health issues beyond regular treatments and cleanings, according to the recent Delta Dental of Illinois survey.¹ Each year, more than 164 million work hours are lost across the country because of dental problems.

Reducing your employees' lost work hours, providing them with access to a greater array of benefits, and helping them get better prices at group rates are all good reasons why a voluntary dental benefit plan might be the right fit for your company and its employees. Keep in mind that offering a voluntary dental benefit to your employees is always better than not offering a dental benefit at all.

¹Delta Dental of Illinois Oral Health and Well-Being Survey, May 2014.

²Limra Study, January 2013.

³Limra Study, March 2014.