



Quantifying the Need

DENTAL FACT SHEET

Dental Is an Important Benefit for Employers and Employees Alike

- For 24.2% of employers considering adding a benefit in 2008, dental was the first benefit they would add.¹
- Two thirds of middle-market consumers select dental coverage over other benefits, making it a popular voluntary benefit in recent years.²
- Despite economic uncertainty, dental plans were not high on the list of benefits employers planned on eliminating in 2008; only 10% of employers indicated they would consider dropping dental.³
- Forty-four percent of firms offering health benefits offer or contribute to a dental insurance benefit for their employees that is separate from any dental coverage the health plans might include. This is not statistically different from the 50% in 2006, which is the last time the survey asked about dental benefits. Large firms (200 or more workers) are far more likely than small firms (3–199 workers) to offer or contribute to a separate dental health benefit, at 82% versus 43%.⁴

Dental Benefits Provide Preventative Benefits, Resulting in Significant Cost-Savings

- Improving oral health by multiple preventative approaches, including periodontal disease management, has saved more than \$4 billion per year in treatment costs.⁵
- For every dollar spent on preventive care, between \$8 and \$50 are saved in restorative and emergency treatment.⁶
- Each year, Americans make about 500 million visits to dentists. In 2008, an estimated \$102 billion was spent on dental services.⁷

Oral Health Connected to Overall Health

- Tooth decay affects more than one-fourth of U.S. children aged 2–5 and half of those aged 12–15. About half of all children and two-thirds of children aged 12–19 from low income families have had decay.⁷

- Advanced gum disease affects 4%–12% of adults. Half of the cases of severe gum disease in the U.S. are the result of cigarette smoking. Three times as many smokers as people who have never smoked have gum disease.⁷
- Children and adolescents of some racial and ethnic groups and those of lower income experience more untreated decay. For example, 40% of Mexican-American children aged 6–8 have untreated decay, compared with 25% of non-Hispanic whites. Twenty percent of all adolescents 12–19 years currently have untreated tooth decay.⁷
- One-fourth of adults aged 65 and older have lost all of their teeth.⁷
- More than 7,000 people, mostly older Americans, die from oral and pharyngeal cancers each year. This year, about 30,000 new cases of oral cancer will be diagnosed.⁷
- Growing evidence suggests a link between gum disease and premature, underweight births. Pregnant women who have gum disease may be more likely to have a baby that is born too early and too small.⁸

Consumers Continue To Have Low-Levels of Awareness About Oral Health

- Most adults are unaware of the role infectious bacteria can play in tooth decay.⁹
- Groups vary in beliefs about the usefulness of treating primary teeth, the reasons for tooth decay, the meaning of oral pain, dental discolorations, tooth loss, periodontal disease, and poor oral hygiene.⁹

¹ LIMRA Employee Benefits Balancing Act, 2008.

² Is There Magic In The Middle Market?, LIMRA, 2009.

³ A Subtle Shift: Examining Employee Benefits in the Midst of Economic Uncertainty, 2009.

⁴ Employer-Based Health Benefits, Kaiser Family Foundation, 2008.

⁵ Delta Dental, 2008.

⁶ WatchYourMouth.org, 2009

⁷ CDC, Oral Health FactSheet, 2009

⁸ Colgate World of Health, 2009

(<http://www.colgate.com/app/Colgate/US/OC/Information/OralHealthAtAnyAge/Adults/OralHealthandPregnancy/PregnancyPrenatalCareandOralHealth.cvsp>)

⁹ Oral Health America, 2009

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