

# The Undeniable Impact of Employee Dental Benefits



# Optimizing Employee Health Benefits With Better Dental Plans

According to PwC, commercial healthcare spending is estimated to be at its highest point in 13 years throughout 2025.<sup>1</sup> With 2023 and 2024 costs ending up higher than expected, employers and employees alike are already looking for financial relief — and dental plans may be the answer in more ways than one.

The right dental plan is not just a workplace benefit. It also empowers employees to get more out of your other health coverage offerings, encouraging them to leverage the strong connections between dental and overall health. Accessible preventive services, like regular checkups at the dentist, can minimize the short- and long-term costs of delayed care. The result is a more optimized benefits budget that allows you to get more out of the benefits you offer while investing in your valued employees.

This begins with assessing your and your employees' needs. With this information, you can talk to your broker about what your dental plan should look like. The ultimate goal is to save time and money while increasing employee satisfaction — and that means choosing benefits that leverage the interconnectedness of dental care, overall well-being and healthcare costs.

This whitepaper is a resource for connecting those dots. You'll learn how to find and use the right data, ask pertinent questions and select brokers and carriers to optimize dental benefits for better health plans overall.

It's vital to have the right dental coverage. Finding a good fit relies on three key factors:



**Access to critical data**



**Conversations with your broker**



**Support from an expert benefits carrier**

# The Value of Better Dental Coverage

The link between dental and overall health is widely understood. Oral well-being can play a part in cardiovascular disease, pregnancy and birth complications, pneumonia and more; it's also related to diabetes, some cancers and Alzheimer's disease.<sup>2</sup> Caring for teeth means caring for the rest of the body.

Using oral services to maintain a healthy mouth has a direct impact on health costs — not just for dental services but for overall healthcare, too. An employee who skips a dental checkup to save money might overlook a health issue until it becomes a larger, more costly health concern. This impacts the employee's spending and your benefits offerings by driving up your claims and other costs.

Dental benefits play an important role in turning this relationship around. Having accessible, affordable coverage can encourage employees to opt for preventive services or seek essential treatment.

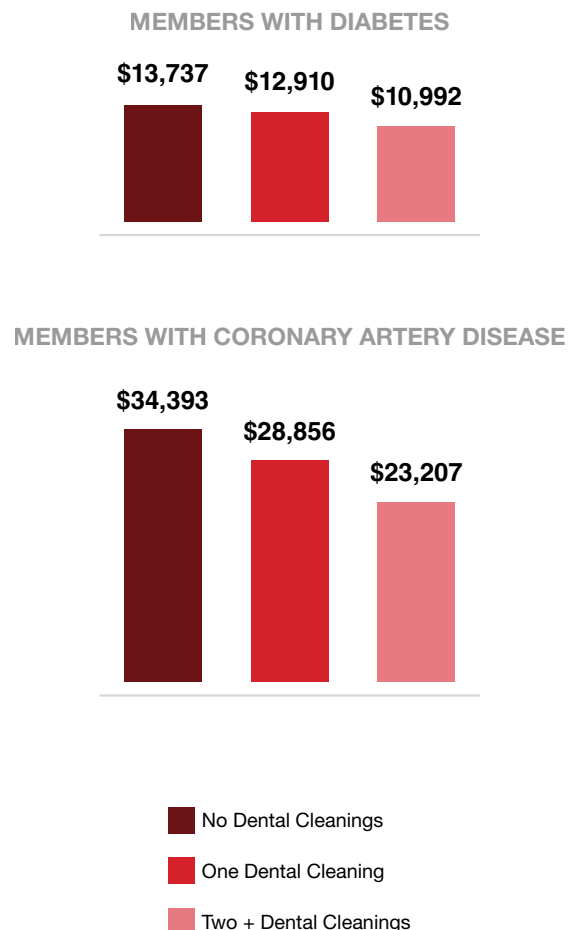
People with dental insurance coverage are more likely to take advantage of these important opportunities.<sup>3</sup> In fact, some individuals who visit the dentist at least twice per year can expect to see between 15 and 25% savings in healthcare costs.<sup>4</sup>

Those savings also extend to your business, creating tangible returns on your investment while increasing the real and perceived value of compensation packages. You may also be able to adjust the types of coverage you need and choose more affordable premiums if employees are leveraging dental benefits for better overall health.

Finally, improved care can potentially reduce sick days and loss of productivity.

The true value of dental coverage rests in better benefits utilization. The right plan can mitigate oral and overall health issues — and the costs that come with them. However, this is only possible if you're aware of the underlying needs driving your employees' healthcare decision-making, which is why understanding key data is the first step in providing dental benefits with significant impacts.

## Medical Costs Per Member Per Year





# Understanding Dental Plan Data

Dental plan data tracks and tells the story of your employees' interactions with your benefits. Carriers generate reports covering all of this information. Examples include:

- + **Dental claims data by procedure type and group:** Find out how paid claims compare with expected claims for each coverage level — Preventive, Basic, Major and orthodontia. A separate report breaks down claims data into procedure groupings like exams/X-rays, restorative, endodontics, periodontics, oral surgeries and more.
- + **Annual dental maximum amount paid:** This summary shows in aggregate the benefits paid to employees so you can see what portion of the dental plan maximum the majority of your employees use.
- + **Dental network utilization:** This is a snapshot of how many procedures were received from PPO network dentists vs. non-network dentists.
- + **Average network discounts:** You can see the savings off of submitted charges that your employees are realizing for the current and past year.
- + **Dental member out-of-pocket costs:** See the average amounts members pay and what percentages of those costs are coinsurance, deductible or disallowed amounts.
- + **Top 25 dental providers:** See exactly which providers your employees are visiting.

Work with your benefits carrier and broker to access and analyze these reports. This information will act as the foundation for your dental benefits plan. It informs decisions about networks, premiums and plan design — all decisions your broker makes based on your preferences and your employees' needs. You'll want to use dental plan data in conversations with your broker to clearly, confidently communicate your objectives and ask clarifying questions as necessary.



# Creating Data-Driven Dental Plans

Data should be the starting point for every broker conversation. However, as an employer, it's your responsibility to direct the conversation based on what your employees want and need — and, therefore, what will create the most value for your company.

Here are a few ways to bring data into discussions with your broker:

## Effective baselines

Data on employee preferences, behaviors and demographics helps create a baseline for dental plan decisions. Your broker can help you analyze trends like the frequency of preventive vs. chronic care to make predictions about your new plan.

Your broker can help you base your decisions on these connections. That way, you can always fall back on a solid baseline if you have questions about the best direction for your dental benefits in the future.

## Realistic maximums

You pay more for the highest dental plan maximums. Since most employees don't use the full dental maximum, using your own employees' benefits usage data helps you make more informed decisions during the planning stage so your benefits budget goes as far as possible.

Work with your broker to analyze how much coverage employees use and how this influences your ideal spending. From there, you'll have a better understanding of realistic maximums that cover employees without unnecessary costs on your end.

## Facts about annual dental plan maximum usage

As the cost of oral health care increases, higher dental plan maximums become more popular. Studies from the National Association of Dental Plans (NADP) show this trend.

The percentage of group dental PPO plans that included maximums of \$1,500 to \$2,500+ increased from 49% in 2015 to 60% in 2023. Meanwhile, the percentage of plans with \$1,000 to \$1,499 maximums dropped from 46% to 32%.<sup>1</sup>

But plan members don't always take advantage of higher maximums their employers are paying more to provide. NADP studies show that the percentage of group dental PPO plan members who reached or exceeded their annual maximum benefit dropped from 9.1% in 2015 to 1.7% in 2023.<sup>1</sup>

Before selecting an annual dental plan maximum, it pays to review your existing dental plan reports to see how employees are using their benefits. A survey of employee needs also helps to provide plans that will neither over- nor underinsure. Those who reach or exceed their maximum amount are most likely young dependents who require extractions for orthodontics, or older employees who need multiple crowns or prosthodontics.

## Percentage of Ameritas Dental Plan Members Who Exceeded Their Annual Maximum in 2024

ANNUAL MAXIMUM AMOUNT	
\$1,000	11.6%
\$1,500	8.6%
\$2,000	5.5%

Ameritas data, February 2025

<sup>1</sup> 2024 survey of NADP member plans

## Network analysis

Your broker needs to understand how your employees use — or don't use — services from network dentists. This illustrates whether you're getting the maximum value from the dental network and often illuminates gaps you can fill with employee education or a different plan.

Based on this analysis, you and your broker can select plans that make the most sense based on where and why employees visit different dentists. The idea is to offer options that make in-network services the most attractive, affordable and accessible, which boosts your return on investment.

## Utilization

How often do employees take advantage of your benefits? Plan utilization data creates a snapshot of your employees' needs so you can determine averages without conducting individual surveys. This helps you understand the general priorities you should take into consideration.

Your broker can use this data to build a plan that makes sense based on how your employees use healthcare coverage. You'll balance value with savings to strategically select the options that align with utilization habits.

## Plan design

Brokers can perform research and uncover specific details that will determine the best plan design for your needs. For example, they might move certain infrequently used procedures to different plan coverage categories, thereby managing costs without eliminating coverage for those procedures.





# Ongoing Data and Plan Analysis

Health plan data is useful when creating the right dental plan, but it's also vital for ongoing review. Changes in the economy, employee demographics and carrier or broker offerings can impact benefits utilization and other statistics over time. To ensure you're always making the best decisions for your plan, you'll need to perform ongoing analysis.

This analysis should have two main goals:

## #1: Make strategic changes

Data should always be the baseline for strategic changes to your benefits offerings. This way, you can track what you're changing and why to ensure you're responding appropriately to financial shifts. You can also leverage predictive analytics to determine potential future trends based on what's already happening.

It's also wise to analyze data on your dental plan network. For example, if employees continue visiting out-of-network providers or consistently report low satisfaction with certain providers, you might need to re-evaluate your offerings to ensure you're still getting a significant return on your investment.

## #2: Understand impacts

Not all health plan data has to be quantitative; you may find just as much value in qualitative information straight from your employees. This is your opportunity to see how they're perceiving your offerings, where you can make improvements and how you can leverage their preferences to optimize your plan for maximum value.

It's equally important to consider the concrete impacts of your plan choices. You need to know if employees have better dental and overall health — and therefore increased productivity and reduced absenteeism — as a direct result of your benefits. For example, you might track the frequency and severity of dental issues over time and adjust your coverage to address trends.

## Additional considerations

While ongoing analysis is important, it's only as helpful as the partners that enable it. To create a good dental plan that both enhances your overall medical benefits and maintains value over time, you'll need to be strategic about your broker and carrier selection. Brokers and insurance carriers play different roles, so you should create strong relationships from day one.



## **BENEFITS STRATEGY:**

# **Choosing the Right Broker**

A broker acts as the crucial link between you and the insurance companies. They work for you, not the insurers, so they have a responsibility to find and negotiate what works best for your company's needs. Their main role is to help simplify benefits administration by leveraging industry expertise to navigate the decision-making process — all based on your preferences and priorities.

However, they aren't just advisors. Brokers should also:

### **✔ Maintain compliance**

A broker should ensure that your benefits offerings comply with all applicable regulatory requirements based on your company size, industry and other factors. Their efforts should encompass everything from documentation and reporting to effective plan design.

### **✔ Support employees**

Brokers can be an important resource for employee benefits enrollment and education. This makes sure you're getting a significant return on your investment by ensuring employees take advantage of your offerings.

### **✔ Communicate effectively**

When choosing a broker, look for a partnership built on strong communication. For example, they should have user-friendly technology platforms and must be transparent about their payment structure and offerings.

### **✔ Provide reliable service**

Your broker should specialize in your industry and the types of benefits most relevant to your employees. They should also offer reliable, accessible service at key points, either throughout the year or at enrollment and renewal periods.

### **✔ Offer ongoing guidance**

For maximum value, ensure you're working with a broker capable of recommending plan and benefits changes over time. They should also maintain strategic relationships with insurance companies so they can choose the best options for your needs.



## BENEFITS STRATEGY:

# Choosing the Right Dental Carrier

An insurance carrier is responsible for providing your coverage. Your broker can help you select the right carrier, but you should always know what you're looking for.

A good insurance partner will:

### ✓ Maintain reliability

When a carrier has high ratings and specific proof of their dedication to members, they're more likely to offer the reliability you and your employees deserve.

For example, the Ameritas claims contact center received a 4.5 out of 5 in overall caller satisfaction based on customer surveys. Ameritas maintains 99% dollar accuracy on processed claims and 93% of claims are processed in an average of 10 business days.

### ✓ Provide network savings

You need a carrier with a strong dental network, including deep discounts and offerings for employers of all sizes. The Ameritas Dental Network has more than 145,000 unique providers charging up to 25-50% less than their regular rates, with some even offering discounted fees on non-covered services as allowed by state law.

### ✓ Offer flexible plans

Carriers must offer flexible plan designs to meet a variety of specific needs, from incentives and rewards to differing plan options for a varied workforce. Perhaps most importantly, they should provide cost-saving options without sacrificing value.

For example, with Ameritas, you can offer more than one dental plan to accommodate a variety of employee needs. Ameritas also encourages your employees to use their benefits when you offer carryover rewards that increase available benefits in the future.

### ✓ Adjust offerings

As your needs change, your carrier should be capable of adjusting your benefits to match. Whether you're updating plan designs, exploring new employee education options or taking advantage of unique Ameritas offerings like vision benefits within a dental plan, you need a carrier as strategic as you are.

### ✓ Create value

Your carrier should provide practical, valuable options for your employees. Ameritas offers benefits like vision and hearing care, student loan repayment, college/retirement savings and more — all designed to improve employee satisfaction through meaningful financial support. This, in turn, creates value for you in areas like retention; for example, of employees who are satisfied with their benefits, only 19% are actively looking for new jobs.<sup>5</sup>

# Turning Needs Into Plans

If you want to simplify healthcare offerings for your employees, you need strategic solutions that increase value, not your costs. Dental coverage is the ideal fit, maximizing the existing benefits of your healthcare plan while helping employees improve their overall well-being.

Health plan data plays a significant role in helping you determine which dental plan is best for your company. You'll need to know how to analyze and leverage this data in broker conversations to get the most out of your benefits budget.

The first step is choosing the partners that will help you get there.

At Ameritas, we work with you and your broker to uncover your needs and get a plan that fits. Our goal is to help you meet your goals — both for your company and your employees. This means better overall health, lower healthcare costs and benefits employees love using. With decades of industry experience and a long list of flexible options for differing workforces, we're ready to be your partner in fulfilling life.

## Ready to get started?

**FIND OUT MORE ABOUT AMERITAS**

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### Sources

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