Why is enhanced preventive dental care so important?

Nearly 1 in 2 Americans over the age of 30 has gum disease, and it’s linked to other serious health issues.

Enhanced dental preventive care

- Members get two routine cleanings or four periodontal maintenance services every year.
- Brush biopsies — the most precise way to detect and help treat oral cancer — are an optional benefit.
- Preventive services for children — such as sealants, fluorides and space maintainers — are covered through age 18.
- Preventive care can be waived from deductibles as an option:
  - Members will get 100% coverage (in network) with no out-of-pocket costs.
  - There’s even an option to place periodontal maintenance as a preventive benefit and cover it at 100% with no deductible or coinsurance.
  - The preventive waiver encourages members to seek preventive care, which can lead to substantially lower costs and reduce medical plan premiums.

Why is enhanced preventive dental care so important?

- Nearly 80% of Americans’ dental plans require a deductible of $50 or more.
- Nearly 1 in 2 Americans over the age of 30 has gum disease, and it’s linked to other serious health issues.
- 57% of those diagnosed with oral cancer survive 5 years after diagnosis; 1 person dies of oral cancer every hour.
- 90% of the body’s diseases first show signs and symptoms in the mouth.

Average cost of services

<table>
<thead>
<tr>
<th>Service</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual preventive care</td>
<td>$454</td>
</tr>
<tr>
<td>Crown</td>
<td>$1,465</td>
</tr>
<tr>
<td>Root canal</td>
<td>$1,365</td>
</tr>
</tbody>
</table>
Market comparison

Enhanced preventive dental care

Other dental plans:

- Are unable to cover periodontal maintenance procedures as a preventive benefit covered at 100%, leaving members with out-of-pocket costs, such as copays, coinsurance and deductibles.
- Cover only two routine teeth cleanings and gum maintenance procedures combined — ours cover two routine teeth cleanings or four gum maintenance services every year.
- Only offer an oral cancer screening, which is less accurate than a brush biopsy, often requiring members to pay for a brush biopsy out of pocket — ours include a brush biopsy as a standard benefit.
- Don’t cover child preventive dental care, such as sealants and fluoride through age 18. Some have age limits as low as 14, which can result in more cavities and restorative care — ours cover preventive care at 100% through age 18.

Waiving preventive care from deductibles and annual maximums

- Most dental plans waive the deductible on preventive services — but always double-check so members don’t have surprise out-of-pocket costs. Here’s why:
  - The average cost of two routine preventive visits a year is $454 per person.4
  - Moving from a $1,000 annual maximum benefit to a $1,500 annual maximum can result in an additional 10% to 15% toward dental premiums.6
- Waiving the deductible on preventive services on a $35 premium saves $2.08 to as much as $3.85 per employee per month in premium savings.6
- By choosing a $1,000 annual maximum dental plan and waiving preventive services from a member annual maximum, you can save up to 8% to 11% in dental premiums.7

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