

# Why the right dental insurance matters to employees

Regular dental care is one of the best ways to maintain a winning smile. It's also an important way to protect your overall health.

Employers who take steps to offer the right dental insurance program may experience a healthier, happier and more productive workforce.

## Employees with dental coverage are more likely to be healthy<sup>1</sup>

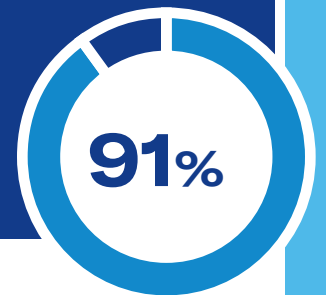
- Oral health treatments can detect more than **100** different diseases based on symptoms found in the mouth
- More individuals with dental coverage, **75%**, visited the dentist in the last six months than individuals without dental coverage, **47%**.



## Americans look to employers to provide dental coverage<sup>1</sup>

**164.2** million Americans have private dental coverage 

91% of those get it through an employer or another group program like AARP



## Why it's so important to offer dental benefits

Americans lose more than 164 million hours of work every year due to dental disease.<sup>3</sup>

Without dental benefits, employees may have a higher incidence of other illnesses:<sup>1</sup>



67% more likely to have heart disease






50% more likely to have osteoporosis



29% more likely to have diabetes

## Offering the right dental insurance can help employees and their families:

-  Promote the practice and maintenance of oral wellness.
-  Detect diabetes and other diseases at an early and often treatable stage.
-  Minimize out-of-pocket costs by visiting a participating dentist.

# Why choose Equitable?

## Your plan, your way

Customize a plan based on employer and employee needs and price points.



In- and out-of-network benefits are available – allowing members to visit the dentist of their choice.

## Extensive nationwide network

Finding a participating dentist is simple with



more than

**131**

thousand unique providers

at

**500**

thousand locations



## Comprehensive coverage<sup>4</sup>



All standard covered dental procedures, such as exams, x-rays, cleanings, fluoride treatments, fillings, root canals, crowns, bridges and dentures.

Optional teeth-whitening benefit to keep a sparkling smile.



Up to four cleanings when periodontal coverage is selected.



Coverage for expensive implants and white fillings on posterior teeth.

To learn more, visit [equitable.com/employeebenefits](https://equitable.com/employeebenefits).

Suite of Insurance Products



Dental



Vision



Life



Short-Term Disability



Long-Term Disability



Accident



Critical Illness

1 [https://www.whydental.org/about/understanding-dental-benefits#\\_ftnref2](https://www.whydental.org/about/understanding-dental-benefits#_ftnref2)

2 <https://www.whydental.org/employers/dental-benefits-for-your-employees>

3 <https://www.nidcr.nih.gov/research/data-statistics/surgeon-general>

4 Coverage is based on plan design selected.

The policy has limitations and exclusions. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage. Policy form MOEBP15DEN; AXEBP15DEN; MOEBP18DEN; MOEBP19DEN, MOEBP19DEN\_PPO, AXEBP19DEN and state variations.

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