

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 healthy¹

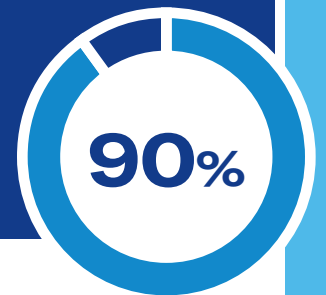
- **42%** more likely to take their children to visit a dentist twice a year
- **33%** more likely to get periodontal maintenance treatment
- Sealants applied by dentists are shown to reduce tooth decay by more than **70%**



Americans look to employers to provide dental coverage²

164.2 million Americans have private dental coverage 

90% of those get it through an employer or another group program, such as 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.³

Without dental benefits, employees may have a higher incidence of other illnesses:²



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

136,000 unique providers

at

500,000 locations 

Comprehensive coverage⁴



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.

Suite of Insurance Products



Dental



Vision



Life



Short-Term Disability



Long-Term Disability



Accident



Critical Illness



Hospital Indemnity

¹ “Dental Benefits Improve Access to Dental Care,” National Association of Dental Plans, 2009.

² nadp.org/Dental_Benefits_Basics/Dental_BB_1.aspx.

³ nidcr.nih.gov/research/data-statistics/surgeon-general. 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 and state variations.

⁴ Coverage is based on plan design selected.

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