

In 2003, 45 percent of workers in private industry had access to employer-provided dental insurance, according to Bureau of Labor Statistics data. This compares to 69 percent who had access to employer-provided medical insurance.

In a time when many employers can barely afford medical insurance, why provide dental insurance?

Here are some important reasons.

- 1. Dental insurance promotes health.** Dental health affects much more than an individual's looks. The American Dental Association reports that studies have linked oral bacteria to heart disease, stroke, diabetes and the birth of pre-term, low-birth-weight babies. Regular dental exams can often uncover other medical conditions, which show symptoms in the mouth. For example, uncontrolled diabetes can lead to gum disease; eating disorders can cause tooth discoloration; and osteoporosis can lead to bone loss.
- 2. Regular oral exams can also detect oral cancers.** Currently, only half of all patients diagnosed with oral cancer survive more than five years. The Oral Cancer Foundation says that early detection can increase the survival rate to 90 percent. Most people who develop oral cancer have used tobacco; however, about 25 percent of cases develop in people who have never used tobacco, making regular dental examinations important for everyone, not just tobacco users.
- 3. Problems with malocclusion,** caused by misalignment of the teeth or a "bad bite," and bruxism-or grinding of the teeth-can also lead to jaw pain, chronic headaches and gum loss. Regular dental exams can help your dentist detect these problems and develop a treatment plan.
- 4. Dental insurance encourages prevention.** Many medical conditions can occur unexpectedly, with catastrophic results. But most dental disease is preventable. Dental insurance plans provide higher payments for preventive care and routine treatments than for the more complex procedures needed to treat advanced dental disease. By making routine care such as exams, diagnostic x-rays, cleanings and simple restorations (fillings) affordable, dental plans promote prevention and your employees' good health.
- 5. Dental insurance is cost-effective.** Group dental insurance costs about one-tenth of what group medical insurance costs. In 1970, dental treatments comprised 6.3 percent of total health care expenditures. By 1991, that share dropped to 4.9 percent, largely due to increased participation in dental plans, which made regular dental care more accessible.
- 6. Dental insurance is popular.** Surveys have found that dental insurance ranks just after medical insurance in importance for employees, ahead of retirement benefits, dependent care benefits, and all other benefits.



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