



Dental benefits are often underestimated in the broader benefits package, but their impact extends beyond routine checkups.

For employees, they're a key component of maintaining health and financial security. For employers, they're a proven driver of recruitment, retention, and overall employee satisfaction.

By offering strong dental benefits, employers not only support their workforce's health but also demonstrate their commitment to a well-rounded total rewards strategy. Let's dive deeper into why dental benefits matter and how brokers and employers can maximize their value.

Why dental benefits matter

Dental benefits are much more than a perk and they are a critical part of maintaining overall health and productivity. In fact:



Overall well-being

Dental health is deeply connected to overall well-being, with poor oral health linked to chronic conditions like heart disease, diabetes, and even mental health issues.



Preventive care

Employees who have access to dental insurance are more likely to seek preventive care, avoiding costly treatments and time away from work. A recent report highlights that 83% of adults made preventive dental visits in 2023, up 5% from the prior year, possibly driven by the public's growing awareness of oral health's connection to overall health.

For employers, the right dental benefits can play a critical role in attracting and retaining top talent. Savvy candidates will weigh dental and vision offerings alongside traditional health insurance when evaluating job offers; employers who provide robust dental plans position themselves as forward-thinking and attentive to employee needs.

Industry benchmarks

While dental benefits are common, understanding how they compare across industries is crucial for staying competitive.

88%

average
enrollment rate

Participation rates

On average, 88% of the population have access to dental benefits, underscoring their importance as a facet of modern benefits packages.



Employer contributions

Employers typically cover 75–84% of dental premiums, making these plans more affordable and ultimately, more appealing to employees.

45%

self-insured

Popularity

Almost half of group dental benefits, approximately 45%, are self-insured.

Trends in dental benefits

The dental benefits landscape is evolving as employers and carriers respond to new workforce needs:

Teledentistry on the rise

The emerging integration of telehealth into dental care is enabling employees to access consultations and follow-ups from home, a shift that increases both convenience and access.

Expanded orthodontic coverage

More and more plans are including orthodontic options for adults, reflecting a growing desire for cosmetic and corrective treatments by employees.

Preventive care incentives

Plans that reward regular cleanings and checkups are gaining traction, helping employees stay proactive about their oral health.



Orthodontic treatment can help adults with overbites or underbites, crooked teeth or a misaligned jaw

AT A GLANCE

Key considerations for brokers

Tailoring dental benefits to meet the unique needs of a client's workforce is key. Brokers should consider:



Workforce demographics

Strategic recommendations might include focusing on orthodontic and cosmetic options for younger employee populations, or, adversely, prioritizing comprehensive coverage for restorative treatments for groups with populations that skew older.



Industry alignment

For example, remote-first tech companies may benefit from teledentistry options, while onsite employment spaces may require affordable access to local providers.



Educating employers

Highlighting how dental benefits reduce absenteeism and enhance recruitment and retention is a crucial part of the sales process to group decision-makers.

The ROI of vision benefits

Incorporating dental insurance into a benefits package consistently provides measurable returns:

- Employee satisfaction: companies offering meaningful dental benefits consistently report higher retention and morale among their workforce.
- Cost savings: preventive dental care reduces overall healthcare costs by addressing oral health issues before they escalate into chronic conditions.
- Healthier employees: regular dental visits help detect early signs of chronic conditions like diabetes and cardiovascular disease, reducing long-term medical expenses for both employees and employers.

92%

of adults believe their oral health is closely connected to their overall health



ThreeFlow:

Close the gap and streamline benefits

At ThreeFlow, we simplify the placement of dental benefits by connecting brokers and carriers on a single platform. Our tools empower brokers to design customized dental offerings that meet workforce needs, driving value for employers and employees.

Ready to optimize your dental benefits strategy? Let ThreeFlow help you better collaborate with carriers and compare quotes to help you build a benefits package that delivers results.