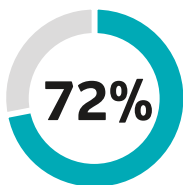




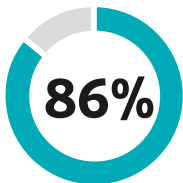
# Dental insights

Sun Life knows Dental. Let our recent research<sup>1</sup> findings help you improve dental discussions with your clients. Some insights may confirm your current beliefs, while others may surprise you. **Here is what we learned:**

## IN GENERAL



of respondents **get their dental insurance through an employer**



of respondents are **very or somewhat confident they understand their dental plan**



of these respondents **had mostly preventive dental services performed in the past year**

### WHAT THIS MEANS:

Partner with a dental carrier that provides tools and education to improve member confidence when using their plan.

## NETWORK



78% of respondents correctly believe they will see cost-savings by going to an in-network dentist



People who go to an out-of-network dentist are more likely to say they are aware of what their dentist charges for a dental cleaning



People who are unsure if they are seeing an in- or out-of-network dentist are the least likely to know what their dentist charges for a cleaning

### WHAT THIS MEANS:

Make sure members are educated on the benefits of using an in-network provider. Not only will they see savings and stretch their dental benefit dollars further, they can be confident they are visiting a dentist who has met the rigorous standards to be in-network.



## PLAN DESIGN

- **48% of all respondents** said they have no out-of-pocket costs for a cleaning
  - Roughly 87% of our clients have chosen to cover cleanings at 100%, this may or may not include a deductible<sup>2</sup>
- **74% of respondents** believe insurance should cover 75-100% of the cost for major dental work like a crown
- **50% of respondents** believe an annual maximum should be between \$3,000 and \$10,000
  - But, we find that only **3.5% of adults exceed a \$1,500 annual maximum.**<sup>2</sup> Nearly all of the plans we sell have maximums requested under \$3,000<sup>2</sup>



### WHAT THIS MEANS:

There is opportunity for members to better understand their dental plan coverage. For employers, understanding employee expectations can help in determining a cost-effective plan that meets their needs.



## COST



- **43%** of respondents **delay procedures to avoid hitting an annual maximum**, and **50%** of those who do often do so because of a crown



- **41%** of respondents **have had to decline braces or other orthodontics** for children due to cost



- **79%** of respondents **wish their plan covered more**, but only 46% would pay more premium for the additional coverage
  - **66%** of these respondents **have had major services like root canals**



- **70%** of respondents typically have **one member of their family that needs more dental work** than the others in a given year
- **56%** of respondents would like a plan where the **family can share the annual maximum**

### WHAT THIS MEANS:

Costs clearly have an impact on member behavior when it comes to non-preventive services. Whether services are basic or major can impact the coinsurance level and premium for everyone. An employer may consider moving a service(s) based on the demographics of their employee population. Plans that allow family members to share in their annual maximum can reduce members' fears of running out of dental benefit dollars for the year.

## ONE LAST THING

95% of respondents believe that children should see a dentist for the first time after their first birthday, or don't know when. **Only 5% were correct that children should go before their first birthday!**



Look to the carrier with over 30 years of dental experience to see what's possible with the Sun on your side. [Learn more at sunlifehasdental.com.](https://www.sunlifehasdental.com)

1. Fielded February and August 2019, a total of 1,000 people who have dental insurance were interviewed. Fieldwork was conducted online using the Maru/Blue panel. The margin of sampling error is +/- .98 percentage points (total weighted sample).

2. 2018 Sun Life internal claims data

Group insurance policies are underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) in all states, except New York, under Policy Form Series 15-GP-01 and 16-DEN-C-01. In New York, group insurance policies are underwritten by Sun Life and Health Insurance Company (U.S.) (Lansing, MI) under Policy Form Series 15-GP-01 and 16-DEN-C-01. Product offerings may not be available in all states and may vary depending on state laws and regulations.

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