



# THE IMPORTANCE OF DENTAL INSURANCE FOR AMERICA'S HEALTH

The relationship between oral health and overall health has long been recognized, including the adverse impact that poor oral health has on emotional health and other disease and conditions, such as diabetes, heart disease, adverse pregnancy outcomes, dementia and respiratory conditions.

Dental insurance allows Americans to access affordable and high-quality dental care, and most people access coverage through their employer. Dental insurers and providers with whom they partner play a vital role in helping Americans maintain overall better physical and financial health.

## WHY COVERAGE MATTERS

Dental insurance protects household budgets for middle-income families who may not be able to afford out-of-pocket expenses. In fact, Americans with dental benefits are more likely to go to the dentist to receive regular care for themselves or their children.

- About **75%** of workers with dental benefits see a dentist for preventative care at least once a year compared to **37%** who don't have coverage.
- Among working adults who rate their oral health "fair" or "poor," **78%** report a negative impact on their emotional health and overall well-being.

## WHO HAS COVERAGE

Over the years, there has been an increasing demand for dental benefits – and people are happy with the coverage they receive.

- More than **290 million** people, **88%** of the U.S. population, have dental benefits.
- **131.3 million** Americans are covered through private plans.
- Less than **1%** of dental benefits are offered as part of a medical plan.

**90%**  
of respondents reported  
being satisfied with their  
dental plan.

## HOW DO PEOPLE ACCESS COVERAGE

Many people access dental insurance through the workplace, and life insurers partner with employers to deliver this coverage seamlessly to millions of Americans.

- Coverage through employers or other groups accounts for about **44%** of private dental coverage.
- **88%** of people searching for a job consider better health, dental and vision insurance benefits when choosing between a high-paying job and a lower-paying job with better benefits.
- Dental benefits are the **most requested** health benefit after medical and pharmacy coverage, helping employers of all sizes retain and attract the workforce they need.

## WHAT ARE THE COSTS OF COVERAGE

Dental insurance is affordable. It's an important piece of the voluntary benefits puzzle, helping Americans reduce the financial burden of dental care costs.

- Dental premiums average **\$31** per month nationally, including employer contributions.
- Dental plans generally cover preventive services at **100%**.
- Basic procedures such as extractions, fillings, and root canals are typically covered at **80%**.
- Major procedures such as crowns, bridges, and dentures are typically covered at **50%**.
- The annual limit for dental plans averages **\$1,500**.
- Dental care in emergency rooms/hospitals can be as much as **10 times** the cost of preventative care in a dentist's office. These visits cost the health care system over **\$2 billion** on average per year. And the visits for preventable dental conditions have risen in recent years.

**95%**

of Americans with dental  
coverage never hit the  
annual limit.