

TOP 5

REASONS

dental insurance
is critical for
growing sales
and profits

A special report for agents and brokers

Compliments of Northeast Delta Dental

More new clients. More business from current clients.

There's never been a better time to add dental insurance to your portfolio of insurance offerings. Here are 3 reasons dental insurance is key to your business growth.

REASON

1.

EMPLOYER DEMAND FOR DENTAL INSURANCE IS INCREASING.

In today's tight hiring market, competition for top employees is fierce. While big companies may lure the best candidates with perks like chef-made lunches and paying off college loans, most employers can't afford such extravagance. The good news: they don't have to.

What employees want most is a good health benefits package, including dental insurance. Who says? Employees themselves, according to *Harvard Business Review*.¹

In a study of 2,000 U.S. workers ranging in age from 18 to 81, employees were given a list of 17 benefits and asked which ones they value most. Specifically, they were asked how heavily they would weigh the options when deciding between a high-paying job and a lower-paying job with more perks.

88% 

"Better health, dental, and vision insurance topped the list, with 88% of respondents saying that they would give this benefit 'some consideration' (34%) or 'heavy consideration' (54%) when choosing a job." - Harvard Business Review¹

Those findings are backed up by Human Resources professionals:

"Dental hygiene is no longer a luxury, and employees want this coverage more than ever."

- HR Gazette²

What this means to you:

As employee demand grows, employers must offer quality dental coverage to attract and retain the best employees. You can provide the affordable plans they need to compete. The opportunity is huge and two-fold: By selling dental plans to current clients, you can earn significant incremental income. By selling to new clients, you build your book of business and open the door to more sales of more products.

REASON

2.

YOU CAN PROVIDE ADDED VALUE FOR YOUR CLIENTS.

The cost of health care and health insurance continue to rise at alarming rates. With as many as 120 medical conditions that can be detected with dental checkups, employers recognize the importance of dental benefits in controlling health care costs. Individuals with dental coverage are more likely to get the routine care they need to detect oral and medical conditions in their early stages, when treatment is less expensive. A dental plan can also improve employee productivity and morale.

For employees, a dental plan is an investment in their overall health. For employers, it's an easy and affordable way to improve their bottom line.

What this means to you:

You can serve as a trusted partner, working hand-in-hand with small-business clients in a consultative approach. Your role can go beyond selling insurance to educating and supporting them to improve productivity, reduce absenteeism, increase employee morale and strengthen their bottom line. You can enjoy deeper, long-term and lucrative relationships.

REASON

3.

YOU CAN MEET THE NEEDS OF MORE CLIENTS WITH DELTA DENTAL.

Health plans may offer dental coverage to round out their medical offerings, but they are clearly add-ons and usually limited. As a specialist and leader in dental plans for small- and medium-sized businesses, Delta Dental offers significant advantages for you and your clients:

- ✓ **Flexible options:** You can customize Delta Dental plans with a choice of deductibles, annual maximums, copay options and network access. Our Health through Oral Wellness® (HOW®) program comes standard.
- ✓ **Cost transparency:** There are no hidden costs like network access fees or one-time administrative charges that could erode clients' trust in you.
- ✓ **Expansive dental network:** More than 3 out of 4 dentists nationwide participate in a Delta Dental network.³ This makes it easier for employees to get the care they need.
- ✓ **Outstanding support:** Expert support teams are ready to help with any needs or questions you or your clients may have.
- ✓ **90%+ retention rate:** Delta Dental's excellent overall retention rate (group and individual subscribers) is proof of member and employer satisfaction.³

What this means to you:

When it comes to growing your business, Delta Dental gives you the winning edge. Flexible, affordable plans are easy to sell. You can meet more needs of more clients, resulting in more sales and commissions for you. And with Delta Dental's high retention rate, you can count on a steady, ongoing income stream.

Please contact us today to learn more about Delta Dental small-business dental plans, commission structure, broker support and more.



 **DELTA DENTAL**[®]

NortheastDeltaDental.com

More than 141,000 small businesses trust Delta Dental to protect their employees' oral health. We cover more Americans than any other dental insurance company.

Call or email us to learn more about your opportunities.

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¹ The Most Desirable Employee Benefits, Harvard Business Review; <https://hbr.org/2017/02/the-most-desirable-employee-benefits>

² Top 5 Most Desirable Employee Benefits, HR Gazette; <https://hr-gazette.com/top-5-desirable-employee-benefits/>

³ Delta Dental Plans Association, 2018

"Delta Dental" refers to the national network of 39 independent Delta Dental companies that provide dental benefits. Plans and rates may vary by state.