

June 2016 | www.healthinsurancedaily.com

Health Insurance
& Protection **DAILY**



IN ASSOCIATION
WITH

Denplan

At the heart of dental care



THE DEFINITIVE GUIDE TO DENTAL PLANS

Increase take-up: Improve wellbeing

Featuring client-facing pull-out



At the heart
of dental care



*Love your health,
love your teeth*



We're here
to help

Contact us today to find out how our dental plans can help you to enhance an employee benefits package and ultimately improve employee health and wellbeing.



For more information
about Denplan:

@ corporatesales@denplan.co.uk

🌐 www.denplan.co.uk

☎️ 01962 828 007



Denplan

At the heart of dental care

Health Insurance

Informa UK Limited
Christchurch Court, 10-15 Newgate Street
London, EC1A 4HD
fax: 020-7017 4194
tel: 020-7017
+ extensions as below

Editor

David Sawers • ext.4154
david.sawers@informa.com

Publisher

Matthew Brookes • ext.6779
matthew.brookes@informa.com

Senior Advertising Sales Executive

Lauren Poole • ext.4124
lauren.poole@informa.com

Marketing

Rachel Walker • ext.6217
rachel.walker@informa.com

Circulation

Brian Waller • ext.4066
brian.waller@informa.com

Events & Marketing Manager

Natalia Kay • ext.5173
natalia.kay@informa.com

Editorial Content

Suzanne Clarkson

Design & Production

Lisa McMahon

Health Insurance is published by Informa Business Information a trading division of Informa UK Limited © Informa UK Limited, all rights reserved; no part of this publication may be reproduced, stored in a retrieval system, or transmitted in any form or by any means, electrical, mechanical, photocopying, recording or otherwise without the prior written permission of the publisher.

informa
business information
an informa business

Prevention pays

Price has traditionally represented the main driving force behind choice of corporate dental plan provider. But things could very well be changing.

Employers are beginning to look beyond price, focusing more on what brokers and providers can bring to the table with regards to wellbeing and preventive solutions and, hence, return on investment.

Offering a range of wellbeing benefits is key in the battle to reduce absence and improve engagement and productivity, as identified by the Chartered Institute of Personnel and Development in its *Absence Management Survey 2015* (turn to pages 4-7). And dental benefits represent an important aspect:

- they can be used regularly so are visible and valued;
- they can be extended to cover an employee's dependants – old and young – therefore providing peace of mind;
- there are proven links between gum disease and conditions such as diabetes, strokes and heart disease – a dentist is likely to be the first to spot;

- having a preventive benefit in place such as a dental plan could actually help reduce a company's Private Medical Insurance premiums.

The dental insurance market is seeing an upward trend, according to *The Laing & Buisson Health Cover Report 2015*, with the strongest scope for growth in corporate demand for dental cover.

There are real opportunities here for proactive and innovative brokers and providers to offer help and advice to employers on assessing employee need and shaping suitable wellbeing packages. Although price is still important, it shouldn't be the only factor these days.



David Sawers
Editor | Health Insurance Daily

Contents

Market snapshot	4-7	Broker guide: Comparing dental plans	15-17
Employee-driven benefit strategies	8-10	Broker guide: Focus on prevention	18-19
Client guide: Increase take-up, improve wellbeing	11-14	Broker Interviews: Marketing	20-22

Prevention is the only cure

Whilst annual employee absence levels doggedly continue on their steady upward trajectory, industry bodies strengthen their resolve to persuade UK corporates about the merits of prevention and wellbeing. Dental is key, says **Suzanne Clarkson**

Although wellbeing is often discussed in HR circles and research shows that wellbeing benefits – such as dental and health screening – are in demand by employees, it can sometimes be a difficult sell at CEO and Financial Director level. Part of the problem could be that the evidence for wellbeing benefits was, historically, mainly anecdotal. But, in the case of dental benefits, research also now shows a direct correlation between good oral health and good general health. So what's the barrier? Return on wellbeing-related investment: it remains notoriously difficult to measure.

Recognising this, various industry bodies are working on ways to address the problem. Indeed, business-led charity Business in the Community (BITC) last summer launched a wellbeing management benchmark, which is helping to provide the support companies



Employers who agree that offering dental plans enhances employee wellbeing ¹

'those with a dental plan in place'
82%
agree

'those without currently'
57%
agree ¹

need to accelerate the pace of change internally.

The benchmark assesses wellbeing metrics and is designed to help companies gather and analyse their data, which can be used to help create action plans.

At the same time, the Chartered Institute of Personnel and Development (CIPD) is working in collaboration with

“Poor oral health can impact on a person’s overall health”



various other industry bodies – such as Investors in People and the Chartered Management Institute - on a research and engagement programme entitled *Valuing Your Talent*.

This initiative is helping organisations realise the full potential of their workforce through understanding and measuring the impact and

contribution of people to business performance. The CIPD wants to encourage employers to invest more strategically in their people, investors to recognise human capital as a fundamental element of business strategy, and employees to benefit from better opportunities and greater fulfillment at work.

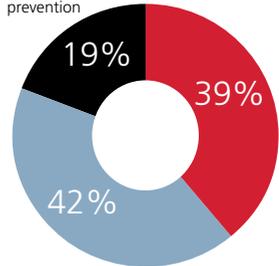
Employers would be well advised to take some of this new thinking on board and realise the benefits – in terms of productivity, engagement, recruitment and retention – of investing in prevention and wellbeing.

A focus on tangibility

The benefits to employers and employees of having a dental plan in place is already being realised, according to the results of Denplan’s 2016 *Corporate Decision Makers Survey and Denplan/YouGov Employee 2016 Survey*.

Three quarters of companies have a health and wellbeing strategy¹

...focus on correction rather than prevention



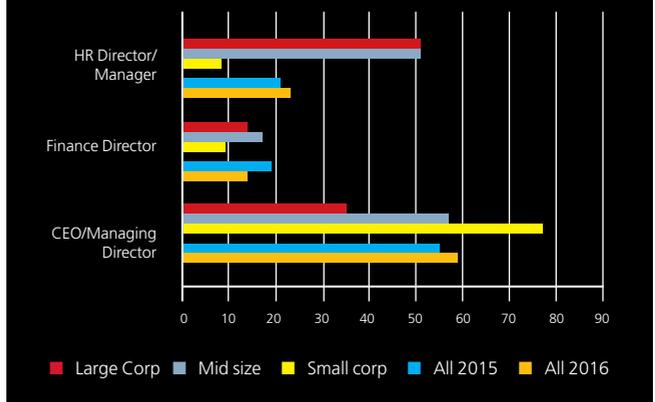
...take a planned preventative approach

...are 'sitting on the fence'

82% of those employers with a dental plan believe it is valuable in enhancing employee wellbeing. Of those employers not offering a dental plan currently, over half (57%) think it would enhance employee wellbeing¹.

What’s more, employees want it! According to employee respondents, 64% of those without access to a dental plan² would consider it if their

Responsibility for approving benefits package¹



“Organisations that achieved their absence target are more likely to offer a range of wellbeing benefits compared with those that haven’t.”⁴

employer offered it. Over half (52%) would worry less about the cost of treatment if their employer arranged a dental plan². By default, this suggests they’d be more likely to visit the dentist regularly. When asking those that don’t attend the dentist regularly (i.e. at least once every two years) why they didn’t, affordability ranked second only to fear in the top reasons for not attending the dentist, according to Denplan’s *Consumer Views of Dentistry 2016* (please refer to the feature on pages 11-14 of this supplement for further information).

More regular visits to the dentist can only be a good thing when, as mentioned earlier, oral health is fast being considered an indicator of overall health. For example, it is now known that gum disease can be an underlying issue in diseases such as diabetes, stroke and heart disease.

Perhaps this is something that has been a softly spoken given for some time. The vast majority of respondents to Denplan’s consumer survey (82%) agreed that poor oral health can have a significant impact on overall general health and three quarters agree signs of serious diseases and illnesses can be detected in your mouth by a dentist.

Raising awareness

There has been a great deal of research published about the impact poor oral health can have on a person’s overall health and a

dentist will be looking out for signs of serious diseases and illnesses that can be detected in the mouth.

Recent research by scientists at the University of Birmingham, published in the *Journal of Clinical Periodontology* in February 2016, which analysed data from more than 13,000 participants in the US-based *Third national health and nutrition examination study*, revealed that patients with chronic kidney disease and severe gum disease have a higher mortality rate than those with chronic kidney disease alone.

Gum disease is an infection of the tissues that support the teeth, caused mainly by bacteria, which results from plaque build-up. If the plaque is not effectively removed by brushing and flossing, the bacteria can irritate the gums causing swelling, bleeding and soreness.

In some patients who are susceptible to gum disease the body over-reacts to the bacteria around the gums and causes too much inflammation. If this doesn’t clear up properly it can lead to inflammation throughout the body, which can be an underlying issue in diseases, including heart disease and rheumatoid arthritis.

Dentists can diagnose gum disease and help people with measures to treat the condition and prevent it from re-occurring. While routine dental checks

82%

of consumers agree that **poor oral health** can have a **significant impact** on **overall general health**³

cannot diagnose systemic disease, these can help patients to be aware of their risk of developing inflammation in the body so that, if necessary, they can seek medical guidance and take preventive action.

In this way, dental benefits can contribute towards a wellbeing approach by encouraging employees to look after their oral health, forming part of a longer-term strategy to positively influence their overall general health.

Importance of the broker service ¹

69%

negotiating deals / special rates

68%

provide expertise not available inside the company

64%

keep me updated on changes in the market

Absence, absence everywhere...

As mentioned earlier in this article, workplace absence isn't going away. The CIPD's latest *Absence Management Survey 2015* found that the average level

of employee absence had increased slightly compared with the previous year from 6.6 to 6.9 days per employee. This equates to an estimated cost of absence to employers of around £550 per employee per year.

The emphasis simply has to shift to a greater promotion of workforce health.

Organisations tend to fall into two main groups, according to the CIPD. Those that factor employee wellbeing considerations into business decisions, making sure it's on senior leaders' agendas and that line managers have bought into its importance. The other group

is characterised by employers that do offer wellbeing initiatives but have a more reactive approach, with operational demands taking precedence over wellbeing considerations and long working hours the norm.

Interestingly, those organisations that achieved their absence targets were significantly more likely to manage absence through promoting health and wellbeing than those that didn't.

Brokers have a key role to play in helping companies achieve these goals. In fact it is this kind of forward thinking and proactive support that companies are looking for. When employers were asked, as part of Denplan's latest *Corporate Decision Makers Survey*, what they considered to be the most important aspect of the broker service, 'Providing expertise not available inside the company' was second only to 'Negotiating deals'. **HI**

Footnotes

- 1 Denplan Corporate Decision Makers Survey, January 2016. Online survey of 501 UK adult decision makers
- 2 Denplan/YouGov Employee Survey, January 2016. Online survey of 2,386 UK working adults that were not self-employed
- 3 Denplan/YouGov Consumer Survey, January 2016. Online survey of 5,152 UK adults
- 4 CIPD Absence Management Survey 2015

Opportunity knocks

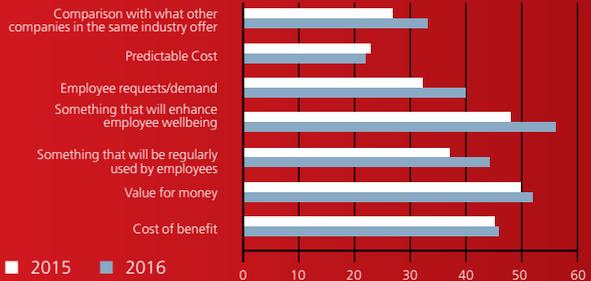
Tailoring benefits to need is fast becoming a recognised driver of employee engagement, with an inevitable knock-on effect on wellbeing. Opportunity knocks for brokers to help employers assess benefits and involve staff, writes **Suzanne Clarkson**

The slogan “the customer is always right”, coined by pioneering retailers in the early 1900s, is as relevant now as it was then. So why is that when it comes to employee benefits, many companies seem to think they know what’s best for all staff. It stands to reason that in order to ensure that benefits are utilised and valued they should meet employee need. But are regular benefit reviews and staff surveys really all that do-able?

Many HR and benefits professionals simply do not have enough time to invest large amounts in implementing and administering perks, and are increasingly looking to consultants, brokers or suppliers to help them out.

“there are opportunities here for innovative and proactive brokers”

Graph 1: Basis for choosing benefits



Source: Denplan's 2016 Corporate Decision Makers Survey

It's not only the time involved but also the cost, for many, that remains a barrier. Yet there's a growing amount of evidence showing that offering benefits choice actually helps companies meet their organisational objectives – and hence realise return on investment. It's a vicious circle...

What is certain is that HR and benefits professionals would probably welcome help with open arms. And, in that sense, there could be opportunities for innovative and proactive brokers: providing added value to clients with regards to helping them assess need and tailoring benefits accordingly; acting as liaison between employer and insurer; assessing return on investment. In short, moving the primary focus away from cost.

“Remaining competitive in the market is one of the most significant drivers for offering choice in employee benefits”

Interestingly it seems that this is already being realised to some extent in the benefits arena where the key reason for choosing benefits is ‘something that will enhance employee wellbeing’ according to 56% of employer respondents to Denplan’s 2016 *Corporate Decision Makers Survey* (please refer to Graph 1 for more information), ahead of value for money (52%) and cost of benefit (46%).

Choice vs cost conundrum

Remaining competitive in the market is one of the most significant drivers for offering choice in employee benefits, followed by improving employee engagement and retaining employees, according to the findings of a recent Europe, Middle East and Africa (EMEA) *Employee choice in benefits survey*, which questioned 636 employers across 17 countries and found that 53% of respondents provide some form of choice in the benefits they offer to their employees. That said, more than two-thirds (82%) of employers cited the financial burden on their

benefits budget as the key barrier to implementing employee choice programmes.

Amongst corporate decision makers, Denplan’s latest research findings demonstrate that the benefits of investing in dental are already being realised by many in the UK, with more companies now offering a fully-funded option. Of those employers offering dental, half of companies (51%) offer dental as a company-paid benefit, whilst for 37% it is part company / part employee funded. This willingness to invest also shows that employers recognise the added wellbeing benefits that come with a dental plan.

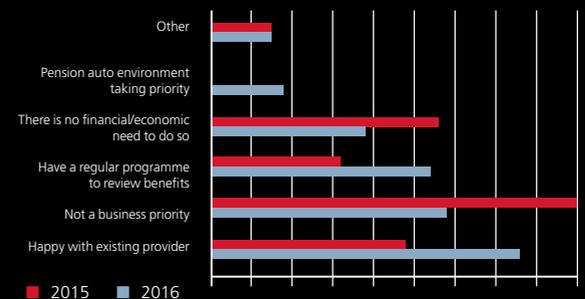
Companies would be well

advised to consider the different funding options available bearing in mind that employee demand for dental cover is gradually increasing - from 36% last year to 40% this year, according to the same research report¹. Perhaps unsurprisingly, this demand is mainly derived from the mid-large corporate sector. Of those respondents who don’t offer a dental plan currently, the top two reasons cited are ‘not considered value for money’ (44%) and ‘too expensive’ (40%).

Assessing benefits

Regular benefit reviews provide HR departments with an opportunity to assess the level of demand, current usage and alignment with business

Graph 2: Reasons for not reviewing benefits



Source: Denplan’s 2016 *Corporate Decision Makers Survey*

Involving employees in benefits

- Employee surveys can help employers identify what benefits staff value but it's important not to rely on just one method of communication, such as email surveys, because a proportion of staff will not participate.
- Useful methods include focus groups and desktop pop-up surveys, while intranet sites and internal social networking tools are effective ways to promote research.
- Social media sites are useful in enabling employers to sustain the feedback and get snapshots of employees' current views, establish levels of awareness and understanding of a particular benefit, or enable employees to ask questions and make suggestions.
- Use of Total Remuneration Statement or other opportunities to summarise all benefits together and highlight their actual value represent a handy way to help employees get the full picture.

"employee demand for dental cover is gradually increasing"

objectives. However, such reviews can be few and far between. The main reason for not reviewing benefits in 2016 is that companies are happy with existing providers, whereas in 2015 the key reason was that it was not a business priority. (Please refer to Graph 2 for further information.)

Although a hassle-factor is involved in reviews, with the right support they can provide vital intelligence to employers to help set them on the path to improved employee engagement and return on investment.

Brokers could provide valuable support to employers in the following areas:

- First and foremost, HR teams need to be clear on their objectives, which should involve reviewing why they implemented their employee benefits in the first place and how they help meet organisational objectives.
- Secondly, take a look at the in-house sources of data: employee absence records; staff engagement surveys;

reports generated from health and wellbeing benefits, such as private medical insurance and employee assistance programmes.

- There's also a huge amount of data generated by providers around the take-up of benefits, which can help brokers and in-house teams analyse trends.
- Brokers can use this data to provide clients with useful benchmark data according to their demographics, size and claims history.

In short, in this world of ongoing budget cuts, never-ending time constraints, rising absence and issues around recruitment and retention, benefits need to be targeted at specific employee need to have the most impact on engagement and wellbeing. More needs to be done to understand what employees value and in combining that data with other sources to draw out insight which can then inform where benefits investment can best be made. It stands to reason that brokers that can offer this kind of assistance will be most valued. **HI**

Footnotes

- 1 Denplan Corporate Decision Makers Survey, January 2016. Online survey of 501 UK adult decision makers

Build it & they will come...

When considering how best to structure dental plans and overall health and wellbeing strategies, why not make use of corporate intelligence sourced by providers, says **Suzanne Clarkson**, the latest of which shows that the sandwich generation is looking for more employer support



Dental for dependants – old and young – is becoming an attractive perk. Indeed, this could be the glue that helps bind some employees to companies, helping to improve recruitment, engagement and retention.

Wellbeing starts with engagement and engagement starts with meeting employee needs. That is fast becoming a given. Yet easier said than done. Employee surveys are really useful where time allows, as detailed in the article on pages 8-10 of this supplement. And for a fully comprehensive picture, it's worth combining this with national employer and employee survey data available from industry bodies and providers.

For example, the Chartered Institute of Personnel & Development's (CIPDs) *Absence Management Survey 2015* found that two thirds of organisations (69%) take into account the specific needs of employees with childcare and 64% consider employees with other caring

responsibilities when designing their wellbeing approach.

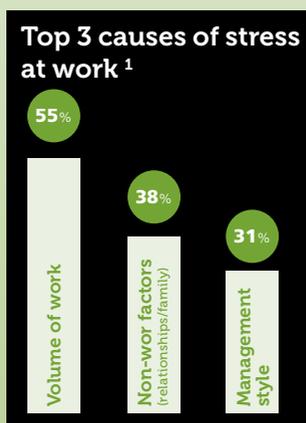
Employers might be well advised to include dental as part of this approach: just over 2 in 5 employees with a corporate dental plan in place are interested in having children and / or elderly relatives included in their benefits², according to the Denplan/YouGov *Employee Survey 2016*. This supports the idea that people are increasingly looking towards their employer for help with their everyday healthcare costs.

Changing times

This stands to reason considering that a combination of public service cutbacks, our ageing society, disillusionment with elderly care services and the high cost of childcare are all contributing to a rising tide of UK employees – the so-called sandwich generation – who are struggling to juggle the demands of work and caring responsibilities, whether for children, their parents, grandparents or sometimes all three.

This is leading to increased incidences of stress, illegitimate absence and even the exiting of many individuals from the workforce entirely, and well before retirement age, to become full-time carers.

Research by the Centre for Economics and Business Research found that, as things stand, more than 50,000 people in the UK will have to leave their jobs to care for relatives with dementia, and a further 60,000 have already made significant adjustments to their work, such as reducing working



“2 in 5 employees... are interested in having their children and/or elderly relatives covered by [dental] benefits”

In demand: general health support from dentists

It seems that UK adults are beginning to realise the link between good oral health and good general health, according to a YouGov *Consumer Survey 2016*, undertaken on behalf of Denplan.

Around 4 in 5 (79%) agree that dentists, GPs and other health professionals should provide more information and raise awareness of the links between oral health and conditions such as mouth cancer, heart disease, stroke and diabetes.

Just over half (54%) would be interested in having other health checks (such as check-ups and testing for things like blood pressure levels, diabetes, weight and cholesterol levels) during a routine dental check-up³.

hours, the impact of which is currently costing UK businesses £1.6bn a year. And that is just for dementia care.

A news report published in *The Guardian* stated that if the growth in the numbers of older and disabled people is taken into account, an additional £1.1bn will be needed just to provide the same level of social care service as last year. Obviously that extra cash is not going to come from Government so more family members – probably working family members – will have to take up the role of carer.

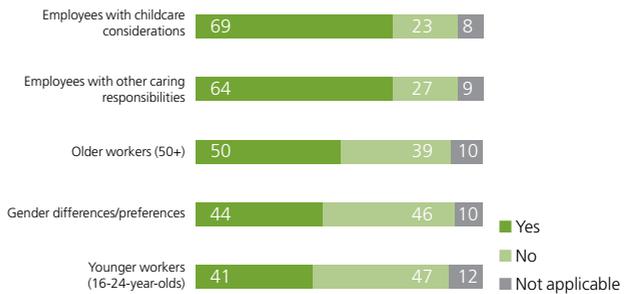
It’s a family thing

In short, regular dental examinations for all the family are a valuable and usable benefit and can help identify oral health problems often before they become a serious problem.

With regards specifically to elderly relatives, eldercare dental benefits – which some providers include as standard and others as an add-on – can really help as dental health problems can all play havoc with fundamental aspects of daily life for the elderly. This can, in turn, affect those caring for them – especially in terms of employee’s mental health and wellbeing, not to mention their finances.

Better still, certain providers don’t place any restrictions on adding these additional benefits meaning that they can be passed on to those that wouldn’t otherwise have access, regardless of how old they are. **HI**

Top employer considerations when designing a wellbeing approach¹



Footnotes

- 1 CIPD Absence Management Survey 2015
- 2 Denplan/YouGov Employee Survey, January 2016. Online survey of 2,386 UK working adults that were not self-employed
- 3 Denplan/YouGov Consumer Survey, January 2016. Online survey of 5,152 UK adults

Simple yet effective

Improved take-up of dental benefits and higher usage could go a long way towards improving employee wellbeing and engagement. **Luke Kennelly**, Corporate Marketing Leader at Denplan, provides some useful hints and tips on how to use employee communications to achieve this goal

Communication plays an essential role in the promotion of oral healthcare, and it would be worthwhile for employers to concentrate some of their efforts in communicating to staff the value of dentistry as a wider healthcare benefit.

By moving away from the

perception that dentistry is focused solely on the mouth and educating staff about the wider benefits of being dentally fit, a dental plan can become an important part of an overall health and wellbeing strategy.

Notably, 84% of employers offering a dental plan believe that its provision helps show that

they care about employees and 82% believe that it enhances wellbeing, according to Denplan's *Corporate Decision Makers Survey 2016*.

The survey also found that where companies offer dental plans, 39% of employees take them up².

Dental benefits, when discussed at the recruitment

Employee Communications: in a nutshell

- **Sort out a series of clear and coherent messages that you can communicate at various stages throughout the year.** To create more of an impact, consider piggy-backing on national health and wellbeing days and events (please refer to the events calendar on the next page for some dental specific ideas). Providers can help in this regard with off-the-shelf or bespoke material, saving employers time and money.
- **Understand your workforce & the most appropriate communications media.** Contrary to some marketing specialist advice, this isn't rocket science... use the channels you have available, consider a combination of those channels to reach your audience (as opposed to one benefits book handed out at recruitment stage) and tailor to workforce demographics - ie perhaps use social media and smartphone technology as communications media for younger members of the workforce, make use of the staff intranet, and use email campaigns, desk drops, posters and information with payslips where access to technology is not available.

That's about it. Simple. The key is to communicate relevant information widely and regularly.

Employee Communications Calendar

JANUARY

• Dry January

There are some obvious benefits to giving up alcohol for a month like losing weight, saving money... However, do your employees know how this can benefit their oral health too? Discuss this campaign with your colleagues and employees and encourage them to take up the Dry January challenge whilst reminding them to start the year with a dental check-up as part of their dental cover.

MARCH

- No Smoking Day
- World Oral Health Day
- Smile Guide

The Smile guide is an employee facing oral health magazine that Denplan produces on an annual basis. It contains general tips on tooth care and ways those with a dental plan can get the most out of their dental plans.

MAY

• National Smile Month

National Smile Month runs from around mid May to mid June each year. It's a great chance to promote oral health to employees and the importance of regular dental check-ups. This is a perfect opportunity to promote a fun campaign with a strong message of oral health. Providers can often supply electronic posters and templates for printed mailings and email campaigns on request.

SEPTEMBER

• Sugar free September

There's just no sugar-coating it – as a nation we consume far more sugar than advised and it's having a huge impact on our bodies and oral health. Denplan runs an annual 'sugar-free September' campaign. This national PR campaign encourages people to raise awareness of how much sugar is in our diet, the effects it can have on our health and teeth and provide tips on how to reduce our sugar consumption.

OCTOBER

• Stoptober

This is an annual campaign held every year by the NHS to encourage people to stop smoking. It's worth looking at what your provider is doing to help support and raise awareness of the campaign. You should also encourage people to visit www.stoptober.smokefree.nhs.uk. From this site employees can request a free pack containing support information.

NOVEMBER

• Mouth Cancer Action Month

Take part in this national campaign. Your provider should be helping you support this wellbeing campaign by creating materials across a variety of online and offline channels to help maximise awareness to employees, companies, and brokers.

stage can also be a useful tool in helping to attract new employees, with 69% of employers offering a dental plan agreeing that it helps to attract new employees and 64% saying it helps match what their competitors offer¹. But how can employers make sure they continue to communicate the value of a dental plan to their employees post recruitment?

The problem faced by the majority of companies is finding time to design and implement communication campaigns. This probably explains why, for most, benefits communications only happen around the time of annual renewal.

In order to have any impact, communication needs to be ongoing, relevant and accessible.

Link to general health

Another way to increase engagement and encourage take-up of a dental benefit is to highlight the importance of oral health and the impact it has on overall health and wellbeing. A dentist is likely to be the first to spot the early signs of mouth cancer and other signs of general health indicated by the state of an individual's face, neck and mouth.

It is now widely recognised that there are proven links between gum disease and conditions such as diabetes, strokes and heart disease. Plus dental problems can disturb how people eat, sleep and work, as well as having an affect on an employee's emotional wellbeing. Having healthy employees who regularly visit a dentist close to work, means less time and money lost for the company in absenteeism. What's more, employees having a preventive benefit in place such as a dental plan means that they could also reduce a company's PMI premiums. **HI**

Footnotes

- 1 Denplan Corporate Decision Makers Survey, January 2016. All respondents who offer dental (201)
- 2 Denplan/YouGov Employee Survey, January 2016. Online survey of 2,386 UK working adults that were not self-employed

Get the inside track

Colin Perry, Corporate Channel Manager at Denplan, provides advice to brokers on how to structure a competitive dental plan that will meet employer and employee needs

The Denplan *Corporate Decision Makers Survey 2016* has shown an increase in the use of employee benefit brokers – up from 36% in 2015 to 45% in 2016 and one third of companies say their broker recommended a dental plan as a valuable employee benefit. Furthermore, one quarter of companies (25%) have had requests from employees for the provision of a dental employee benefit.

So as an increasing number of companies turn to brokers for advice on what employee benefits to offer their employees and which dental plans to recommend, what are the criteria brokers should be looking at when comparing the different dental plans available in the market?

Product Design

The design of any dental plan must be carefully considered and will also depend on what a company wants to achieve. Companies may be looking

“an increasing number of companies turn to brokers for advice...”

to provide basic cover for all employees or may be looking to provide a more comprehensive package for all or some of their employees. Different methods of funding will suit different company size and structures. The range of options include:

- **Company paid** – Dental cover is offered as a core benefit for employees and is paid in full by the company. The company would pay any premiums direct to the dental provider and all employees covered would be subject to Benefit in Kind taxation.
- **Salary deduct** – This allows employees the option to purchase dental cover with payments deducted direct from their net salary. The company then pays any premiums direct to the provider.
- **Voluntary** - Choosing to offer a dental plan on a voluntary basis gives employees the opportunity to access all the benefits of a corporate scheme by paying for their plan via direct debit. This reduces the administration for the employer as payments are made directly to the provider.

“Look for a policy that has no frequency of treatment limits...”

Annual limits

However, within these different payment plan options, individual policy structures will vary. Many policies in the market set annual limits on the number of treatments that can be claimed. Look for a policy that has no frequency of treatment limits and for wording that covers ‘all clinically necessary treatment’. Some policies will set a cap on the total value of claims in any one year, so you also need to pay close attention to this and be very clear about the value of treatment covered. Policies where employees can claim as many times as they need to each year are the ideal option.

Clinically necessary treatments

It’s also important to identify what precisely is covered in terms of treatments on any policy. Some policies will cover dental implants for anyone where deemed ‘clinically necessary’, but this isn’t necessarily standard. It’s also worth checking whether clinically necessary orthodontic

treatment is covered for both adults and children. At the end of the day, if a company wants the dental benefits to include comprehensive cover for their employees and encourage good oral health across the board, these elements are important.

Children & dependants’ benefit limits

If the policy includes family cover, it is also a good idea to check that every child or

dependant on the plan has their own benefit limit – ideally set at the same level as that for the adult cover. Otherwise, if there are several children/dependants on the policy, any dental benefit limits could be reached quite quickly.

Other core benefits

In addition to covering routine dental examinations, hygiene treatments, fillings and other major dental treatments, other important core benefits on any dental plan should include worldwide emergency dental treatment and worldwide dental injury cover. Also look for policies with a hospital stay cash benefit and mouth cancer coverage.

What influences employer choice of dental plan provider? ¹

61%
price

40%
simple product

38%
choice of plans

37%
good customer service

24%
access to the provider’s network of dentists

It's important to note that some products will only cover regular treatment in the UK whilst others will allow regular treatment anywhere in the world.

Discount networks

Some providers also offer a discount network – this is effectively made up of a large network of dentists around the country that offer employees a discount on the cost of their dental treatment if they

have a dental benefit from that provider through their employer. This can help to make dental care for employees even more affordable.

An easy claims process

It's important that the claims process is easy and efficient, and the most effective way of doing this is for the provider to offer a true online claims process. Some providers require treatment to be pre-authorised

before going ahead and they will require a printed claim form to be signed by the dentist as proof of treatment. This could feel like a barrier to the employee, preventing them from claiming for all their eligible treatment. For a truly efficient online claims process, employees should only be required to include a receipt of the treatment received and be able to complete everything else online, through their account. The money should then be promptly refunded straight into the employee's bank account. Do take note of a provider's turnaround times for processing claims – it should be short, ideally around 2-3 days.

"check that every child or dependant on the plan has their own benefit limit"

Of those who don't offer a dental plan, **65% think dental would show they care about employees** and **57% think it would enhance employee wellbeing²**

Of those companies already offering dental benefits, **84% agree that offering dental 'shows they care'** and **82% that it 'enhances employee wellbeing'¹**

OVER 7 IN 10

also agree that offering dental helps retain existing employees¹

Communications

When reviewing dental plan providers it's worth asking about any communications support offered to help promote the dental plans and highlight the benefits of regular preventive dental care to employees. A tailored communications plan will help reinforce the benefits of a dental plan and help employees understand the wider benefits of being dentally fit. With the right provider you can set up a plan - according to your specific timescales and business objectives - that fits with the company's overall health and wellbeing strategy. 

Gums: The new

Demonstrating to clients how oral health can help prevent some serious long-term general health issues could help greatly in the structure of a valued wellbeing package, says **Colin Perry**, Corporate Channel Manager at Denplan



L eading oral health charity The British Dental Health Foundation recently announced a change to their identity to the Oral Health Foundation, with a tagline of 'Better oral health for all', demonstrating the growing importance and emphasis being placed on oral health and the effects it has on people throughout the world.

Dr Sara Hurley, Chief Dental Officer for England has also recently outlined an oral health strategy, stating that NHS dental

contract reform was 'critical' to making the journey from dental treatment to oral health. Interestingly, there is also a growing amount of research showing the close links between oral health and general health.

With this in mind, there is no time like the present to help clients understand the value of dental as part of a wellbeing package of benefits.

Additionally, brokers and providers have a role to play in assisting clients with employee communications: helping employees understand why it's important for them to visit the dentist regularly. For example, not everyone will realise that a visit to the dentist is an essential part of taking care of not only their oral health, but also their general wellbeing.

"39% [of employees who do not have access to a dental plan] say hearing about the importance of oral healthcare from their employer would encourage them to take out dental cover if offered to them"³

mirror to the soul?



Here are some interesting facts for clients and their employees on the importance of maintaining their oral health.

Don't miss that regular dental check-up! Dental check-ups are the health appointments that people avoid the most, with over a third (34%), admitting to missing their regular dental appointment. In contrast, just 6% of people admit to missing a GP appointment⁴. Providing employees with a regular oral health assessment (through their dental plan benefits) should help keep their teeth healthy and

clean to maintain good oral health. At a check-up the dentist will usually assess a patient's current oral health, any risk of future disease, and advise them on the care and treatment required to secure good oral health.

The mouth is the gateway to the body – research suggests that more and more general health issues are linked to a person's oral health. For example, in some cases, gum disease is thought to be related to medical conditions such as cardiovascular problems, lung disease, diabetes and even bowel cancer.

Prevention is better than cure – dental practitioners can diagnose gum disease but can also help patients to treat the condition and prevent it from re-occurring. What's more, while routine dental checks cannot diagnose a systemic disease, they can help patients to be aware of their risk of developing inflammation in the body so that, if necessary, they can seek medical guidance and take preventive action.

In some patients who are susceptible to gum disease, the

body overreacts to the bacteria around the gums and causes too much inflammation⁵. If this doesn't clear up properly it can lead to inflammation throughout the body which can be an underlying issue in diseases such as heart disease and rheumatoid arthritis.

When asked if people would want their dentist to tell them if they thought their oral health could affect their risk of developing a condition elsewhere in the body, around 60% of patients¹ said they would want their dentist to tell them if they thought their oral health could increase their risk of strokes, diabetes, cardiac conditions, respiratory disease and kidney disease.

While some might say the responsibility is ultimately down to individuals to look after their oral health, it is arguable that employers have a role to play in communicating the importance of good oral health to their employees too – especially considering the impact good oral health and dental hygiene could have on their overall health and wellbeing. **HI**

Footnotes

- 1 Denplan Corporate Decision Makers Survey, January 2016. Online survey of 501 UK adult decision makers. All respondents offering a dental plan (201)
- 2 Denplan Corporate Decision Makers Survey, January 2016. Online survey of 501 UK adult decision makers. All respondents not offering a dental plan (299)
- 3 Denplan/YouGov Consumer Survey, January 2016. Online survey of 2,386 UK working adults that were not self-employed
- 4 Denplan *Oral Health Survey*, February 2016. Online survey of 2,000 UK adults
- 5 www.nhs.uk/Conditions/Gum-disease/Pages/Complications.aspx

Stand out in a crowd

The complexity of dental plans and wellbeing packages is apparently leading more companies to turn to brokers for advice. **Suzanne Clarkson** interviews two brokers to get their expert opinions

With price increasingly taking a back seat in the dental plan decision-making process in favour of coverage, convenience of usage and provider expertise, there seems to exist an ideal opportunity for brokers to shape their service offering in a way that helps retain and potentially grow their client base.

For the purposes of this article, we interview two brokers with lots of experience in the dental plan market, focusing on demand for the broker service, factors affecting client decision-making, appetite for added-value services and the benefits of taking a preventive approach.



"Small to medium sized companies... simply do not have enough expertise in-house and are looking for brokers to help steer them in the right direction"



Broker Q&As

MATTHEW GREGSON

Consulting Director, Thomsons Online Benefits

Q: Dental plan providers are increasingly taking a preventive approach by helping clients realise the benefits of good oral health on general health – is this a sensible approach?

A: Absolutely. People need to understand the longer-term health impact of their lifestyle choices. If providers can help employers demonstrate how good oral health can help their employees identify and prevent longer-term health issues, this serves as a very strong engagement message within their wellbeing programmes.

Q: Are you seeing an increase in demand for your services when it comes to structuring dental plans?

A: Yes, we're seeing more employers coming to us for help due to the increasing complexity of both dental plans and wellbeing packages. Small to medium sized companies, in particular, simply do not have enough expertise in-house and are looking for consultants to help steer them in the right direction. Very large companies tend to come to us for help structuring a formal procurement process, as they tend to be well provisioned with appropriate expertise in-house otherwise.

Q: Is price still the overriding factor for clients when selecting a dental plan?

A: Price isn't the key driver anymore. The cheapest dental plans will tend to lead to issues and challenges such as poor service levels and a lack of investment in technology and

innovation. In our experience, clients prioritise quality of coverage, convenience of usage and provider expertise over price.

Q: According to Denplan's 2016 Corporate Decision Makers Survey, a third of respondents don't use a consultant due to the cost involved. How do you ensure value for money for your clients?

A: We're a full service provider, so we help clients identify employee needs via things like benchmarking, surveys and focus groups and then tailor benefits packages appropriately, ensuring alignment with strategic business needs. This support is complemented by our software platform Darwin™ which enables our clients to efficiently manage and communicate their benefits programme.

Q: Are you noticing an increase in demand for things like eldercare and emergency services?

A: There is an increase in noise – particularly around eldercare - but not yet demand. The trouble is that eldercare benefits per se are still in their infancy and we have noticed that our clients are not yet sure of their requirements. We believe this initial interest will gain real traction, however, especially as there is a growing band of so-called 'sandwich generation' employees, with responsibility for both children and parents.

Emergency care as an add-on to a dental plan isn't a demand we have noticed. However, our clients and their employees rate choice and very good coverage for routine check-ups and remedial treatment above emergency care.



Broker Q&As

RHYS BATTLE

Consultant, Lark Employee Benefits

Q: Have you noticed an increase in demand for your services from companies looking to structure dental plans and wellbeing packages?

A: Wellbeing is a hot-topic at the moment. We are often contacted by clients looking to introduce a wellbeing programme or look at how they can improve wellbeing for their workforce. Often this does include a discussion about dental plans, but it is more likely part of the wider discussion about working with a client to introduce an employee benefits programme that is made to measure based on their requirements and budget.

Q: Do companies view dental as a wellbeing benefit in your experience?

A: We have found that wellbeing is subjective and it will mean something different to each individual. Therefore for an employer, it is about offering the best possible programme and dental cover is often viewed as part of a comprehensive programme.

Q: A third of employers in a recent Denplan survey said the cost of engaging with a broker is too high - what's your view?

A: For those that do use Lark as an advisor, we deliver a comprehensive service and our client testimonials show that our made to measure approach delivers great value. We

would be happy to test the theory that the cost is 'too high' and further information on the services we can offer are found on our website.

Q: What are employers' priorities when considering dental plans? Does it tend to be all about price? Or are plans being structured to employee need?

A: Cost is always taken into consideration. Lark always work with the client to structure the plan and we look to offer as many different and unique options to allow our clients to make an informed decision based on their requirements and budget.

Q: Do you keep in touch with corporate clients throughout the year? (If so, in what way?) or mainly at renewal?

A: We will always work with our clients throughout the year, maintaining contact and making sure the day to day running of the scheme is going smoothly with our in-house administration team.

Our proactive approach is definitely valued and often part of this involves helping identify employee need throughout the year. Through reviewing the use of the current benefits, running benefit awareness days in client offices or assisting with staff surveys and promotion of the benefits we have helped a number of clients deliver their bespoke benefits programme. 

At the heart of dental care

Love your health, love your teeth

Why Denplan?

- ♥ Online Portal – Genuine online claims! No scanning of forms or dentist authorisation required.
- ♥ UK wide – Our exclusive network of over 1,800 dentists dedicated to offering dentistry at a discounted rate to employees with a Denplan policy, no other provider has a network of this scale.
- ♥ Dedication – By offering the kind of dedicated account management and tailored marketing support our clients like to shout about, we are able to make it easier for your clients to sell-in the plan to their employees and to encourage take-up.
- ♥ Above and beyond – Our annual Health and Wellbeing calendar promotes nationwide campaigns to help educate and promote good oral health.
- ♥ Eldercare – Giving policy holders the option to extend their cover to elderly relatives (up to four) at the same rate as themselves

Top 5 words used to describe Denplan*

- ♥ Efficient
- ♥ Professional
- ♥ Reliable
- ♥ Helpful
- ♥ Value

For more information about Denplan:

@ corporatesales@denplan.co.uk

www.denplan.co.uk

01962 828 007

Source:

* Your Denplan Survey Oct-Dec 2015. Total respondents: 3,069 Denplan patients

Health Insurance
& Protection **DAILY**