

the real value of dental benefits

Your dental benefits are an important part of your employer's total compensation package, just like your annual salary and health care insurance. **But do you know the real value of your dental benefits?**

.....

let's start with wellness

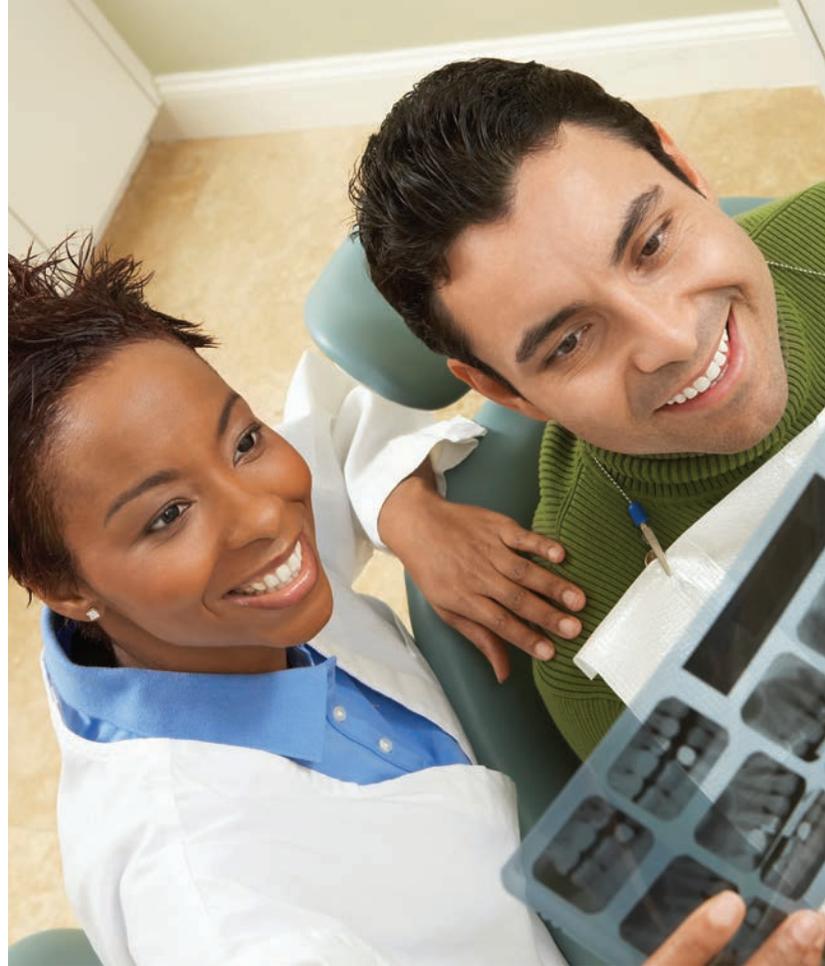
Preventive dental care extends beyond brushing and flossing. Most dental plans cover some, if not all, costs for preventive procedures, including dental exams, x-rays and cleanings.

Professional cleanings by a dental hygienist remove bacteria that can settle between the gums and teeth. This prevents bacteria from entering the blood stream, which can affect other parts of the body if it's not removed. Dentists can detect conditions such as heart disease, stroke, diabetes and pneumonia, and can spot early stages of oral cancer.

what about dental premiums?

Think about your dental needs for the upcoming year.

Take a moment and project what you'll pay in dental premium for the year. Simply multiply the premium amount by your number of paychecks per year. Now compare this total to dental fees for exams and cleanings. Most likely, what you'll pay in premium is less than what you'd pay out-of-pocket for these same services. And what if you need more costly, and unplanned, procedures? Dental benefits help cover those costs too.



an ounce of prevention is worth a pound of cure

If you're familiar with that old adage, you'll see preventive care as an **investment** toward reducing costly dental – and maybe even medical – procedures later in life.

In fact, dental benefits are the primary reason most Americans schedule – and keep – dental appointments.

Working consumers who have dental insurance tend to visit the dentist regularly and use their benefits. In fact, average consumers with dental coverage are **2.5 times more likely to visit the dentist.***



*SOURCE: American Dental Association 2014



you'll be ready for surprises

No one plans to get gum disease or expects to break a tooth. When more serious procedures are necessary, dental benefits help cover these too, and often include coverage for braces.



..... **47% of Americans** age 30+ suffer from gum disease.*

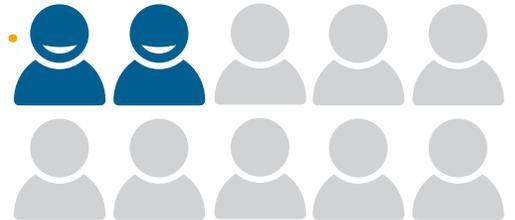
The technical term is periodontal disease. That means almost half of all adults over 30 are affected. Professional dental care can reverse this often painful situation, and in fact, may restore healthy gum tissue and prevent tooth loss.



*SOURCE: American Dental Association 2014

20% of consumers wearing braces are adults.

Braces aren't just for kids. In fact, roughly 20% of orthodontic patients are over 18.* Even people in their 60s have had successful orthodontic treatment.



*SOURCE: American Dental Association 2014



financial facts about dental benefits:

- Dental premiums deducted from your paycheck can offer pre-tax savings.
- Copayments may apply to health savings or flexible spending accounts. Check with your benefits administrator for current allowances.
- Selecting a dental network provider offers even greater savings.

enroll in dental coverage

Before your enrollment period expires, take a moment and think about your personal needs.

Dental coverage can be one of the most important investments you make each year – for your health, and for your finances.

To learn more about the value and savings dental insurance provides, or to find a provider close to you, visit ameritasinsight.com.



Ameritas® and the bison design are registered service marks of Ameritas Life Insurance Corp. Fulfilling life® is a registered service mark of affiliate Ameritas Holding Company. All other brands are property of their respective owners. © 2015 Ameritas Mutual Holding Company.