



Comparing dental plan proposals: ask the right questions

Dental plan proposals may seem similar, but attention to the details can pay off. A lower price may not be the best value.

These questions will help you evaluate plan offers so you'll get the right plan to improve oral health, wellness, and member satisfaction.

We think you'll find that Delta Dental of South Dakota (DDSD) offers bigger networks, better benefits, greater value and local customer service.

Bigger networks

 **Question:**

What is the size of the carrier's network?

 **Why it matters:**

A larger network means members have more choices to find a dentist best for them. In-network claims mean lower out-of-pocket costs for members. Both lead to member satisfaction with their dental plan.

 **Compare it to:**

96% of licensed dentists in South Dakota are in the Delta Dental of South Dakota (DDSD) network. Delta Dental also has the largest network of dentists nationwide.

Better benefits



Question:



Why it matters:



Compare it to:

Are pre-existing conditions, accidents, and treatment in progress covered differently or excluded?

Switching carriers can leave members without coverage or with less coverage for treatments underway, adding member expense and frustration.

DDSD plan benefits include:

- Benefits aren't limited due to a pre-existing condition, like a missing tooth.
- Coverage for services arising out of accidental injury to the teeth and supporting structure.

Does the plan offer more benefits for those at high risk for tooth decay or gum disease or medical conditions like diabetes or heart disease?

Added preventive care for members at high risk of oral diseases can prevent the disease AND avoid higher treatment costs later. Research finds links between oral diseases and chronic health conditions. Better oral health means better overall health too, which can reduce healthcare costs.

DDSD's Health *through* Oral Wellness program, included in all fully insured plans, offers enhanced benefits at little or no cost to those at high risk of tooth decay, gum disease, and certain medical conditions. Additional benefits include added cleanings, and fluoride varnish and sealants for adults.

Are plan features available to help members maximize their benefits for better oral health?

When preventive dental services count against annual maximums, it can cause members to go without treatment because of cost. Delayed treatment can make oral health worse, leading to more extensive and expensive treatment needs.

DDSD offers plan features that leverage the power of preventive care and rewards members who maintain good oral health.

Our Prevention Pays feature doesn't count preventive care like exams, cleanings, and x-rays toward the annual maximum benefit calculation. Preventive care is covered even if the annual max is reached, and more benefits are available for other treatment procedures.

Our Maximum Bonus Account feature lets members save unused benefits to future years, building a higher maximum benefit for when it's needed.

What are the plan's frequencies, age limits, and coverage percentages?

These small details may get overlooked in the proposal, but they can mean a lot to members when they seek dental care.

DDSD plans allow members to schedule routine cleanings when it's convenient, while other carriers require that cleanings be done at six-month intervals. Crowns, dentures, and bridges are a benefit once every 5 years with DDSD. The frequency for those same services may be every 10 years with other carriers. Be sure to compare co-insurances for items like x-rays, dental sealants, and oral surgery as they can vary significantly.

Greater value

 **Question:**

 **Why it matters:**

 **Compare it to:**

What is the likelihood, timing, and expected amount of future rate increases?

Some dental carriers may low-ball a first-year price to lure the purchase, but will increase rates significantly in subsequent years.

DDSD's rate stability program limits annual rate increases to no more than 10% at any renewal. For every 5 continuous years with DDSD, the maximum possible rate increase is lowered, eventually reaching a limit of just 5%.

What is the plan's target loss ratio, i.e. how much of the customer's premium is paid out in claims?

The higher the loss ratio percentage, the more premium is used to pay for dental care.

DDSD's target loss ratio is 85%, which means that for every premium dollar paid, 85% goes directly to claims payments. The remaining 15% is for administrative costs, premium taxes, broker commissions, and reserves to pay future claims.

Customer service

 **Question:**

 **Why it matters:**

 **Compare it to:**

Where is the carrier's customer service team located?

National or offshore call centers and online chat bots may seem like a cost efficiency to the carrier, but local still matters for a relationship you can trust.

DDSD's offices, including customer contact center and group administration staff, are in South Dakota for a truly local personal touch. In fact, DDSD employs nearly 80 people who live in 17 different towns in South Dakota. Brokers repeatedly share that once a customer has a DDSD plan, dental becomes a "get it and forget it" benefit because issues are minimal for plan administration and member utilization.

What dental benefits expertise does the carrier have?

Oral health is an important part of overall health, and the nature of dental care is different from medical care. Dental benefits are also fundamentally different than health insurance.

Dental benefits and oral health have been DDSD's sole focus since 1963. That's why we're the state's largest and most experienced dental benefits carrier. Our staff even includes dentists, dental hygienists, and dental assistants.

As a stand-alone carrier, DDSD delivers cost transparency and data on actual costs and benefits. This can be lost when bundling medical and dental coverage where the only cost noted is a single premium.

Go deeper

Learn how oral and overall health are connected and the impact on costs.

Our briefing paper "Oral health is health" explains the science and economics of improving oral health.

Oral health is health.



"Oral health care may only be four percent of overall health care, but... it probably represents 15 to 20 percent of health care value. That's why oral health deserves attention!"
— Dr. Bruce Donoff, Dean, Harvard School of Dental Medicine

<https://tinyurl.com/DDOHISh>

Oral health is integral – and essential – to good general health.

Oral health is integral to overall health. Oral health is connected to overall health in a number of ways. Research suggests an association between periodontal (gum) disease and several conditions, like diabetes, heart disease, rheumatoid arthritis and even Alzheimer's disease. In fact, bacteria and inflammation are the common denominators in the studies showing oral health and systemic disease.

Oral diseases also share common risk factors with other non-communicable chronic diseases, which include higher consumption, tobacco use and harmful alcohol consumption, as well as the same social and commercial determinants of health. Further, a dentist can potentially detect signs of some that 100 diseases, including heart disease and diabetes.

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Oral diseases are costly to families, businesses and society.

Tooth decay and other oral health problems can limit a person's ability to work or maintain the income a person's ability to support their family. A new study by the American Dental Association's research arm, 20% of respondents say the appearance of their teeth and mouth undermines their ability to interview for a job.

In addition to significant costs for families, there are also substantial economic costs for government and businesses. The Centers for Disease Control estimates that the U.S. loses \$45 billion in productivity each year due to oral health problems. On average, more than \$2 million worth of school years are lost annually due to emergency dental care.

Emergency department visits for oral pain cost nearly \$2 billion a year in the United States. Because most hospitals don't have staff to provide comprehensive dental care, patients require only emergency or pain medication, but the underlying condition is not treated. Studies are needed to determine if the significant numbers of patients who turn to hospital emergency rooms for dental care that should have been prevented or treated more effectively elsewhere.

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Delta Dental of South Dakota is a non-profit organization

Our profits stay in South Dakota and are used to fulfill our mission to improve oral health.



Our Foundation operates a mobile dental program that provides care to kids that don't have access to a dentist. The program treats thousands of South Dakota kids each year and has reached more than 50,000 kids in 86 communities across the state.

We also support dental workforce programs in South Dakota so there are enough oral health professionals to provide care, and our outreach educators provide oral health education in school classrooms and community events.



Consumer demand

The ability to rollover unused annual maximum is the second most wanted feature of a dental plan.

DDSD research survey of South Dakota adults, 2022.

DDSD offers this member benefit with our Maximum Bonus Account (MBA) feature. Find more information about the MBA feature here:

<https://southdakota.deltadental.com/shop-dental-plans/features-and-options/>

Learn more

You can learn more about Delta Dental plans at deltadentalsd.com.

