According to the National Association of Dental Plans, more than 98 percent of Americans with dental insurance have a policy separate from their medical plan.

Delta Dental invites you to consider the facts before you think about bundling your medical and dental together. You’ll find there are good reasons to stick with the expertise you can only get from stand-alone dental coverage.

**Reason #1: A stand-alone dental plan can give your employees more choice.**

As a stand-alone dental carrier, Delta Dental manages the most extensive network of dentists in the country – including nearly 145,000 individual dentists. This results in more choice for enrollees, greater access to care, higher in-network utilization rates and more opportunity for your employees to enjoy the benefits of reduced fees.

Stand-alone dental carriers are committed to the one-to-one engagement it takes to build a large network of providers by recruiting and credentialing dentists directly. On the other hand, medical carriers often lease portions of their dental networks from a third party. This can limit oversight and may result in lower credentialing standards.

**Reason #2: A stand-alone dental carrier can provide more rate stability.**

As a stand-alone dental carrier, Delta Dental strives to keep premiums stable by maintaining a strong network of dentists and promoting prevention-oriented plans designed to reduce overall treatment costs.

Our strong network allows us to deliver a sustainable dental benefits solution that ensures the needs of the provider, the employer and the employee are all being met to their satisfaction. Bottom line: Your employees are able to receive the care they need and enjoy the savings they deserve.

**Reason #3: A stand-alone dental plan strives to offer savings over the long term.**

Some medical carriers will entice employers to bundle their dental benefits by offering them a discount on the medical premium or by deeply discounting the dental premium for the first year. While this may seem attractive in the short term, these bundled discounts are not sustainable. In the long term, there’s no guarantee that the carrier won’t increase the price of the dental insurance to offset the medical discount – or implement rate increases at renewal to recoup the difference.
Reason #4: A stand-alone dental plan encourages employees to utilize benefits.

Stand-alone dental carriers design plans focused on preventive care – often applying no deductible for preventive services while in most cases covering cleanings and regular check-ups at or near 100 percent.

Delta Dental encourages your employees to maintain good health by using their benefits to seek the care they need now because addressing small problems before they turn into chronic conditions can help avoid the need for more costly and uncomfortable treatments down the road.

Reason #5: A stand-alone dental carrier provides specialized expertise.

Stand-alone dental carriers put dental first because it’s all they do. For example, Delta Dental has dedicated dental directors on staff to assist with provider relations, review claims and protect against fraud. This results in more accurate claims processing and ensures that members receive access to high quality and cost-effective dental care services.

Some medical carriers may not have on-staff expertise on the dental side because they are simply not as heavily invested in this specialized line of benefits. This can compromise the accuracy of their dental claims processing – and limit their ability to innovate.

Reason #6: A stand-alone dental carrier can take better care of your employees.

Delta Dental reinforces its focus on prevention by making sure members get the most out of their dental benefits. This includes providing resources that empower your employees to achieve great oral health. Through our online oral health libraries, risk assessment tools and more, we educate your employees and help them understand the importance of preventive care.

Ensuring your employees enjoy a healthy smile goes well beyond dental benefits alone. So while a bundled dental plan may provide coverage, it’s unlikely that a medical carrier will take the time to develop as many dental-specific educational tools as you’ll get from a stand-alone dental carrier.

Reason #7: A stand-alone dental carrier can make it easier to manage your plan.

Every employer wants to be sure that its dental benefits plan provides value to its employees. Delta Dental uses sophisticated auditing and review systems that have evolved over many years to maximize the effectiveness of its dental plans. We can recommend a plan design that best suits your company’s situation. And, our ongoing reports will help you see how the plan is being used and know if the plan is meeting your employees’ needs – allowing you to more easily make adjustments as necessary.

Know The Facts Before You Choose

While bundling your dental and medical benefits might seem like a convenient idea on the surface, dig a little deeper and you’ll discover that offering stand-alone dental benefits will deliver a more outstanding value overall for your employees.
There are several reasons why a stand-alone dental plan might serve your employees better than one that’s embedded with a medical plan.

**Reason #1: Dedicated Dental Deductible**

With a stand-alone dental plan, a dedicated dental deductible ensures your employees are able to receive the care they need and enjoy the savings they deserve. With an embedded dental plan, however, members may be subject to the medical plan’s overall higher deductible – forcing your employees to meet this increased threshold before any dental benefits take effect.

**Reason #2: Encourages Preventive Care**

A stand-alone dental plan is designed to encourage your employees to seek regular preventive care. A medical plan with embedded dental benefits that applies the medical deductible to all benefit services – including preventive dental care – may discourage employees from utilizing their dental benefits.

**Reason #3: Adaptable To Changing Needs**

Because medical carriers may lack dental-specific reporting, it can be difficult to identify how the plan is being used or if the plan should change to better meet employees’ needs. Furthermore, your dental plan may be more difficult to update in response to changing needs if it’s embedded with a medical plan.