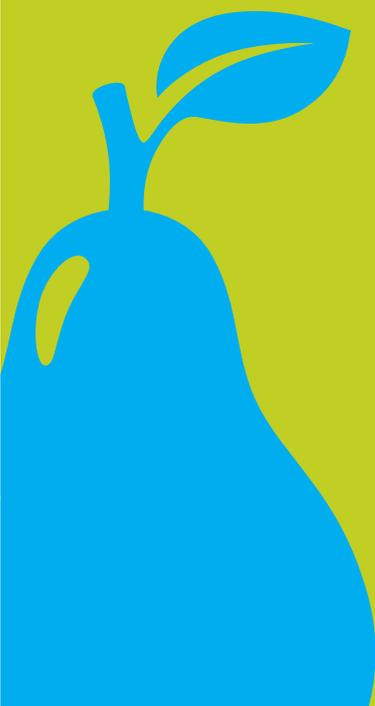




**A GUIDE TO
UNDERSTANDING EMPLOYER
& EMPLOYEE ATTITUDES
TOWARDS DENTAL CARE**



Introduction

Regular visits to the dentist are an important part of a health regime, helping to keep teeth and gums healthy and identify the early symptoms of more serious problems such as mouth cancer. In addition, gum disease has been linked to other serious health problems, including heart disease and bowel cancer, so it makes sense to visit the dentist regularly.

Obstacles to dental treatment

So while the benefits of booking a regular appointment with the dentist are obvious, why are attendance levels not what they used to be? The answer - [affordability](#) remains an issue for many people in the UK. Worries about the cost of dental treatment mean that some people have stopped seeing the dentist altogether while others have had to delay or even cancel treatment as they simply can't afford it.

And although steps have been taken to improve [access](#) to NHS dental care, it can still be a struggle to find an NHS dentist in some parts of the country. And the quality of dental care offered by the NHS has recently been called in to question. A group of dentists has claimed unrealistic Government targets do not allow enough time to spend with patients, rendering the service 'unfit for purpose'¹.

Wider impact

As well as the potential health issues associated with not having regular check-ups, there can also be wider implications. A recent survey² by the Association of Dental Groups found that [87%](#) of GPs felt they were coming under pressure from patients seeking advice on oral health issues. Unsurprisingly, they are calling for more to be done to encourage patients to visit a dentist instead.

Employers can also feel the brunt of poor dental health. Left untreated an employee's dental problems can get worse, leading to unplanned time off work for treatment. Given all of these issues, an employer arranged dental plan can help provide financial reassurance and encourage more employees to go for routine checkups.

Understanding customer and employer needs

So are employers and employees switched on to these key issues? To help answer this key question, Cigna UK HealthCare Benefits teamed up with YouGov on two pieces of independent research. The studies found that, as well as strong demand among employees, dental plans can deliver a number of important benefits to employers.

Key findings

- Nearly [a quarter](#) of people do not have a dentist they visit regularly.
- Affordability is the main reason for this with [40%](#) claiming it was the cost that put them off.
- Almost [a quarter](#) of large employers acknowledge that their employees are struggling to afford the cost of dental treatment.
- [Four out of 10](#) employers do not allow employees paid time away from work to see the dentist.
- Dental plans are a valued employee benefit, with [94%](#) of Cigna's dental plan members saying they value their membership.
- Almost [half](#) of employees would visit a dentist more frequently if their employer provided a dental plan.
- Dental problems have caused up to [17%](#) of employees to take unplanned leave from work.

Barriers to dental visits

A regular check up with a dentist gives people plenty to smile about. Not only does it help safeguard their oral health, it helps to prevent more serious conditions including heart disease and cancer.

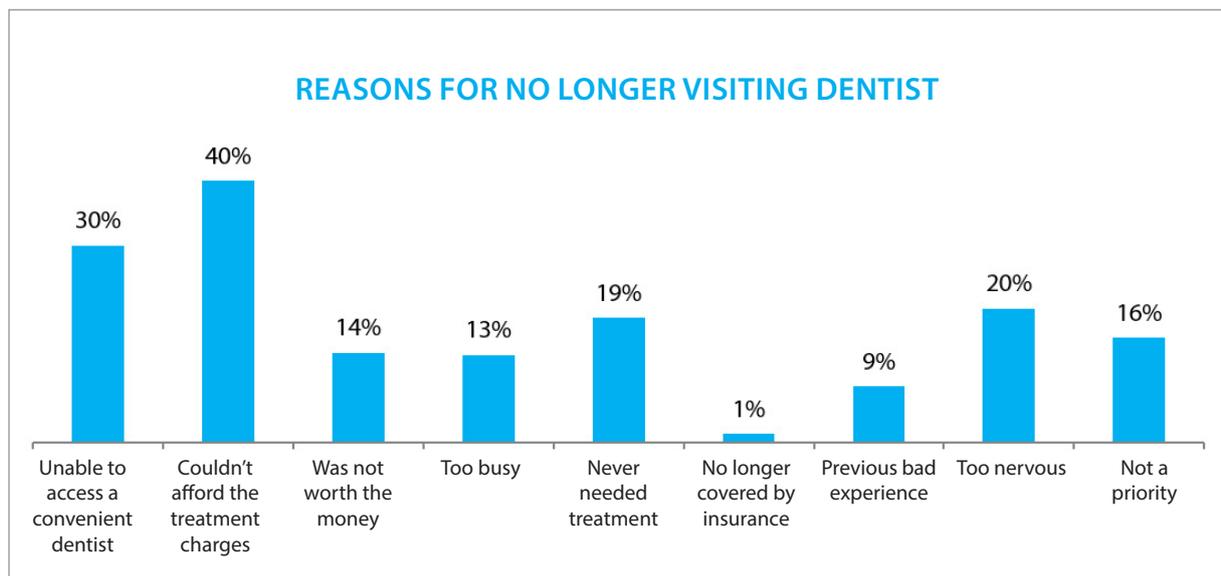
However, the cost of seeing the dentist means that a significant proportion of the population are forced to neglect their oral health.

Affordability concerns



Up to **20%** of people have had to delay or cancel dental treatment because it was too expensive

Our consumer research³ found that almost one in four people do not have a dentist they visit regularly. There are a variety of reasons for this. While one in five admitted it was down to nerves, over a quarter said they could not find an NHS dentist in their area.



However the main reason for sidestepping the dentist's chair is affordability. For 40% of those who no longer regularly see a dentist, the main reason is that they simply cannot afford the treatment charges.

Cost has also meant that some people have had to delay or cancel getting the treatment they need. In London, where dental charges are amongst the highest in the UK, one in five people have had to delay or cancel necessary appointments because it was too expensive.

Employers are taking notice



Up to **25%** of employers believe their employees struggle to afford the cost of private dental treatment

Problems with affordability have also been noted in our employer needs research⁴. Almost a quarter of large employers said they were aware of employees struggling to afford the cost of private dental treatment.

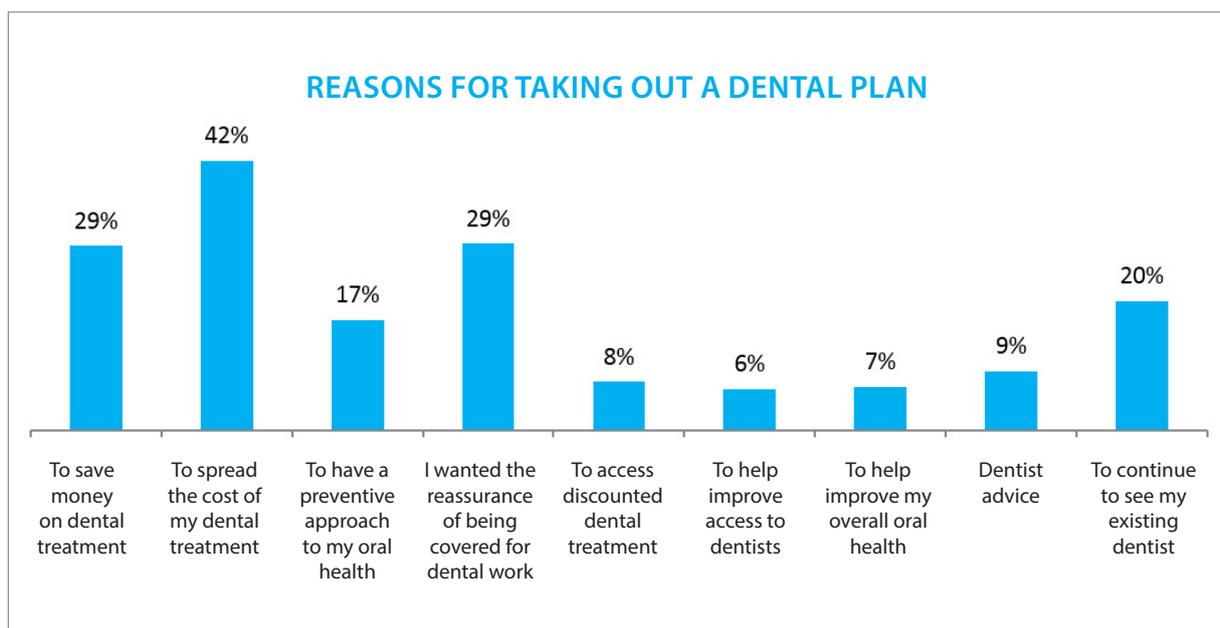
Dental plans can help address these affordability issues. By fully funding a dental plan, an employer helps to offer employees the peace of mind that any treatment included on the plan will be covered.

Even where an employee pays some or all of the cost – for example as part of a flexible benefits scheme - it can help financially. By spreading the cost of treatment with a regular monthly premium, it makes it easier to budget and reduce worries about large, unexpected treatment bills.

Providing reassurance

And our research supports this – with four out of ten people stating the main reason they had taken out a dental plan was to spread the cost of treatment.

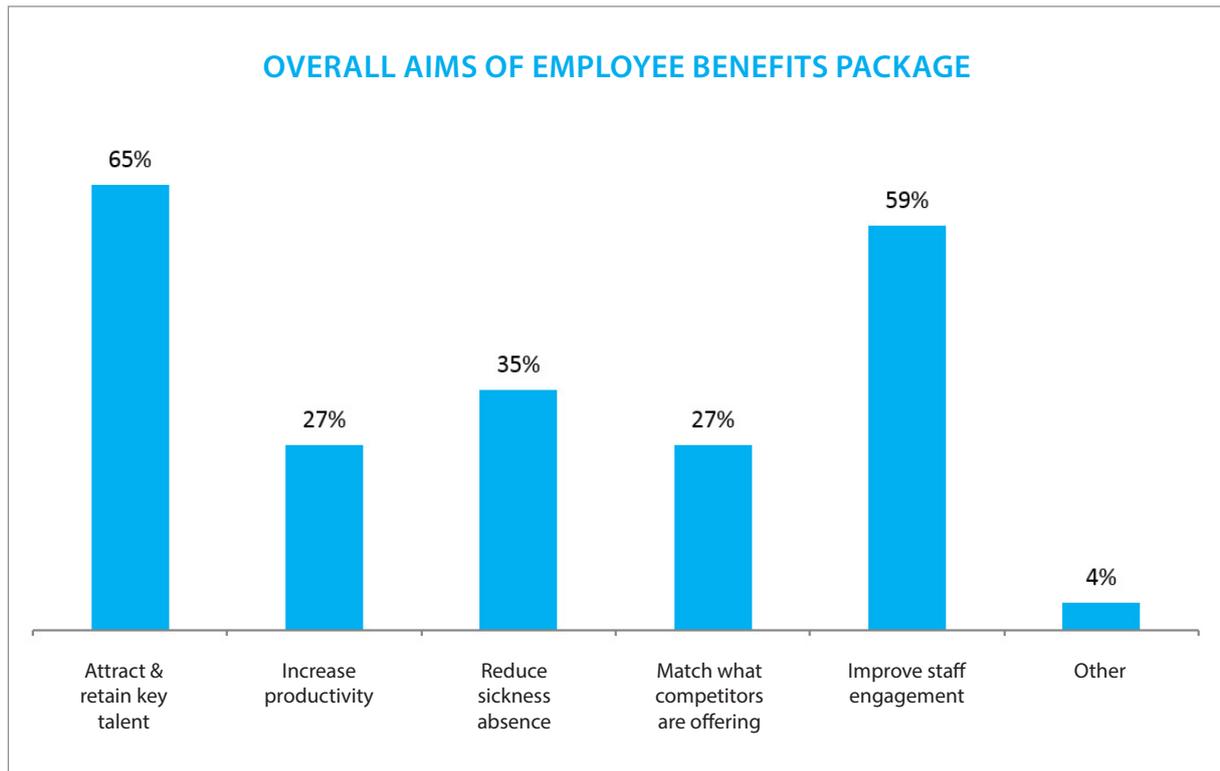
Almost a third said it was a way to save money on their dental treatment, with 29% saying it gave them the reassurance they would be covered if they needed any dental work.



Dental plans – a sound investment?

For an employer, providing a dental plan as an employee benefit can be a sound investment. By helping employees to look after their oral health, it can also reduce sickness absence and improve engagement across the workforce.

Meeting employer objectives



The main reasons for providing an employee benefits package identified in our employer research were attracting and retaining key talent (65% of employers) and improving staff engagement (59%). Given the popularity of dental plans amongst employees, it's no surprise that dental plans are increasingly being used to meet these key objectives. In fact, the number of employers offering dental insurance has more than doubled since 2009⁵.



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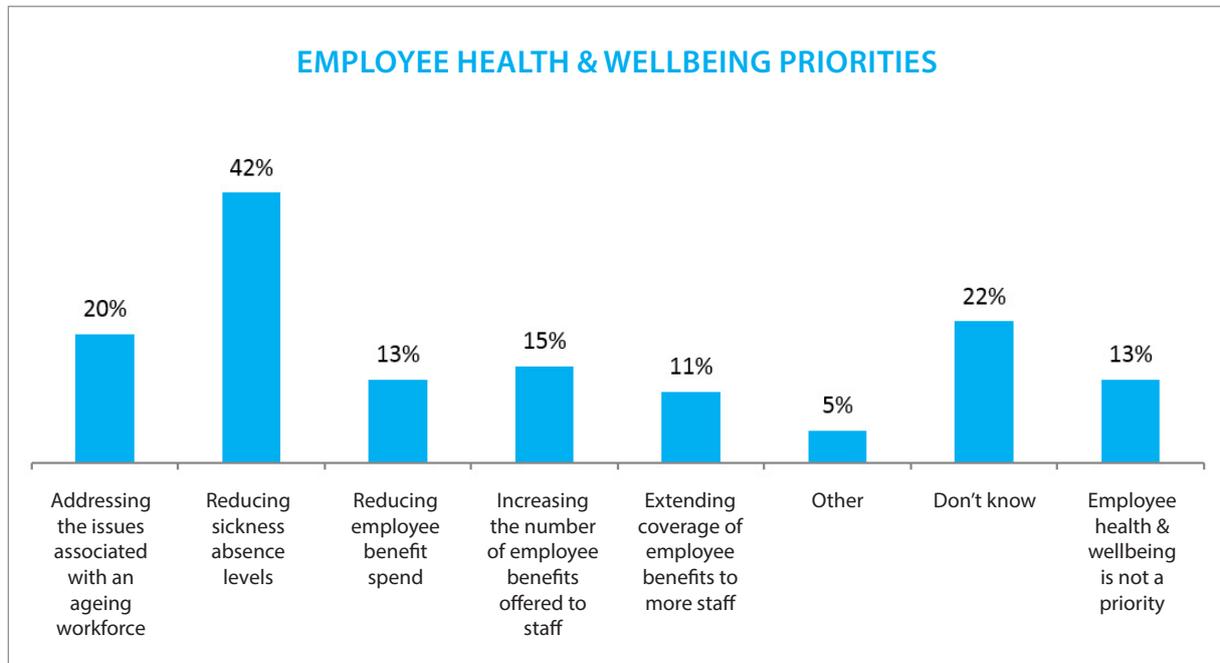
Reducing sickness absence



17%
*Dental problems have caused up to
of employees to take unplanned leave from work.*

There's no denying that regular check ups help to prevent more serious dental problems which can lead to employees taking time off work. In some regions as many as 17% of employees have taken unplanned leave as a result of a dental problem .

So with 42% of employers surveyed stating reducing sickness absence is their top health & wellbeing priority, the case for introducing a dental plan becomes even stronger.



Valued employee benefit

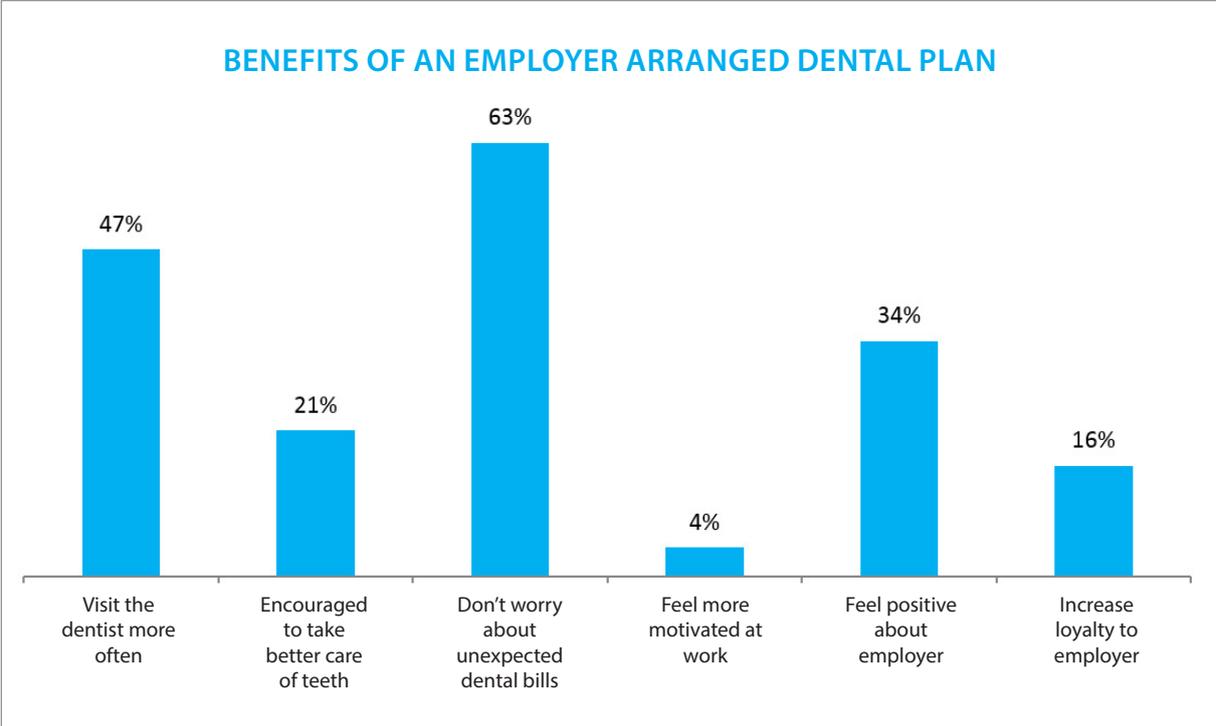


94%

of Cigna members value their employer arranged dental plan.

And dental plans are increasingly popular amongst employees. In our latest satisfaction survey⁶ 94% of members said they valued their membership of their Cigna dental plan. This isn't surprising given the benefits of a dental plan, many of which were acknowledged by the respondents to our consumer research:

- More than six out of 10 respondents said an employer arranged dental plan would stop them worrying about unexpected dental bills.
- Almost half said they would visit the dentist more frequently if their employer provided a dental plan.
- 21% admitted that it would encourage them to take better care of their teeth.



This high level of appreciation can have benefits for employers too. When asked what an employer arranged dental plan would encourage them to do, over a third of employees said it would make them feel positive about their employer, with 16% saying it would increase their loyalty to the organisation.

Employers' attitudes to dental care



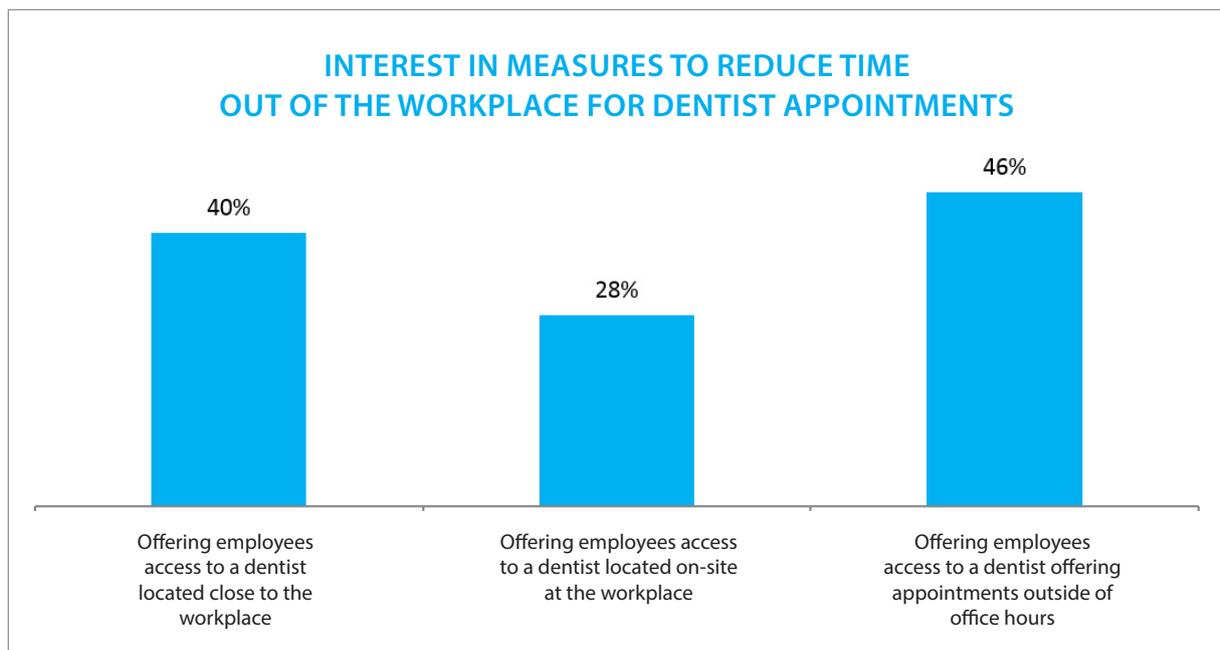
4 out of 10

employers do not allow employees paid time out of the workplace to attend dental appointments.

Despite the benefits regular dentist attendance can have for both the employee and the organisation more widely, our research found that four out of 10 employers did not allow paid time away from the workplace to see the dentist.

And amongst the 60% of employers who are happy to offer this, there's still interest in reducing the amount of time taken out of the workplace for dental appointments.

The most popular ways of achieving this is offering employees access to a dentist with appointments outside of office hours or offering access to a dentist close to the workplace.



When to visit the dentist?

Interestingly, many employees are also keen to minimise the amount of time they have to take away from the workplace to see the dentist. Half of those surveyed said it was important to be able to make a dentist appointment outside of working hours. And to keep the potential disruption to a minimum, 27% also said they would consider visiting a dentist located close to their workplace.

How Cigna can help

Cigna offers a range of dental plans to suit the needs and budgets of all employers and employees.

We have two product ranges - DentaCare & OralHealth - each offering a variety of cover levels ranging from simple NHS cover to cover for higher cost private dental charges. There's also a choice of funding options available including fully company paid, part-company paid and fully employee paid.

We've also responded to demand and developed features that can help employers address some of the issues highlighted in this white paper.

Full Cover feature

The first of its kind in the UK market, our Full Cover feature is designed to help employees worried about the cost of treatment. Providing they see a Full Cover dentist, they will have the reassurance that they will receive full reimbursement for the cost of treatments covered on DentaCare Levels 3 & 4. Meaning there's no risk of an unexpected bill.

And we have a good number of London dentists already signed up - helping to provide access to full treatment refunds close to many work sites in London where the cost of dental treatment can be significantly more expensive.

Healthy Discounts feature



The Healthy Discounts feature enables Cigna members to enjoy a 20% saving on private treatment costs. As long as they receive treatment from one of our Healthy Discounts dentists, they can enjoy this saving on all types of treatments - including those covered by our plans [and](#) cosmetic work such as teeth whitening.

Our Healthy Discount dentists are located throughout the UK. And many offer out of office hours opening and/or weekend opening minimising the time needed away from the workplace for those all important visits to the dentist.

All our dental plans also come with a number of additional benefits that can enhance the value they give to both employees and employers. These include

- Our [dental case management service](#) - to provide employees with the reassurance that only clinically necessary treatment is covered.
- [Dental management information](#) - to help employers assess return on investment and ensure the level of cover is appropriate.

What's more 97% of Cigna members who have made a claim on their policy have expressed overall satisfaction with their experience.

For more information about Cigna's range of corporate dental plans and how they can meet employer and employee needs, please contact our Commercial Business Centre on 01475 788 779.

*Only if using a Healthy Discounts dentist. 20% discount is applicable on published private fees charged by Healthy Discounts dentists.

References

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- 2 <http://www.dentalgroups.co.uk/media/Dental-Groups-GPs-under-pressure-19113.pdf>
- 3 Cigna & YouvGov, Dentists & Dental Care, July 2013, 2065 responses
- 4 Cigna & YouGov, Employer needs research, July 2013, 556 responses
- 5 Employee Benefits Magazine, The Benefits Research 2013
- 6 Cigna, Dental Claimant Satisfaction Survey, November 2012, 887 responses

About Cigna

At Cigna UK HealthCare Benefits our aim is to help employers effectively manage employee health benefits and health risk, and our products and services include:

- Group dental plans
- Group private medical plans
- Occupational health services
- Wellbeing solutions



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