

Choosing a dental plan that will make you smile

Consider coverage, contribution requirements and provider access



Just as employers vie to attract and retain a high-caliber workforce, employees seek out organizations that offer high-quality, comprehensive benefits packages. According to the February 2006 issue of Employee Benefit News, the National Association of Dental Plans (NADP) completed a study on group purchaser behavior, which listed dental benefits as a top priority, following right behind health and retirement.

At a time when corporate budgets remain tight, dental benefits, which emphasize prevention, offer unique cost savings to both employers and employees. People with dental insurance are twice as likely to visit the dentist as those without coverage, according to the National Center for Health Statistics, which maintains employee productivity by helping to prevent the onset of oral health problems.

Choose a Plan That Fits Your Needs

When evaluating a dental plan, employers should not only consider the price of the plan, but also look for a plan that best fits their employees' needs. The level of coverage, ease of administration, participation and contribution requirements, and provider access are key factors.

Traditional indemnity, or fee-for-service, plans offer members the flexibility of seeing any dentist they choose. With indemnity plans, the individual pays a pre-determined percentage of the cost of services, and the insurance pays their pre-determined percentage. The fees for services vary from dentist to dentist.

Offering plans on a voluntary basis allows employers to hold down their benefit costs while still giving employees the ability to decide for themselves whether they want dental coverage. Typically, employees receive a better rate through a voluntary plan that is group sponsored.

Securian Dental Plans

Securian offers voluntary and employer-paid indemnity dental plans for groups of two or more employees. The dental plans are affordable, easy-to-understand and flexible. They provide members with unparalleled commitment to service and the freedom to use any dentist in America.

All of the plans cover preventive care at 100 percent, with solid options for basic, major and orthodontic coverage. Best yet, there are no waiting periods for most services.

For more information, talk to your broker or call a Securian Dental representative at **1-866-222-6507**.

For more information, please visit our Web site at **www.securiandental.com**.



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