

# SECURIAN DENTAL PLANS EMPLOYER UPDATE

## The Benefits behind Dental Benefits

Studies show that people with dental insurance are about twice as likely to visit the dentist as those without coverage. At little cost, dental benefit plans offer significant advantages to groups and employees. Dental coverage enables individuals to have access to regular, quality dental treatment at affordable prices and plays an important role in maintaining good oral health.

### Retain Talented Employees

Did you know that dental plans rank as the third most important employee benefit? According to a study by the National Association of Dental Plans (NADP) dental benefits are listed as a top priority, following right behind health and retirement.

It's no secret that a strong benefits package can go a long way in attracting and retaining talented workers. Dental benefits round out the package. The NADP recently released its 2008 *Group Purchaser Behavior Study*, which states "almost two-thirds of employees, 62 percent, view dental coverage as essential to their benefits packages."

### Cost Savings

At a time when corporate budgets remain tight, dental benefits offer unique cost savings to both employers and employees. Dental benefits provide financial assistance for a wide range of services, with a strong incentive for employees to get the critical preventive care they need.

Regular preventive services like cleanings, x-rays and checkups can identify and even stop oral disease before it progresses to a more serious level. In fact, it's estimated that every \$1 spent on prevention saves approximately \$8 on restorative and emergency treatment.

### Maintain Productivity

Neglected oral health can lead to pain and suffering, which can affect an employee's productivity and overall quality of life. Untreated dental problems can negatively affect a person's ability to speak, eat and pay attention.

- Among adults, more than 164 million work hours are lost each year due to dental problems.
- 51 million school hours are missed each year due to dental-related illnesses.

Many dental-related problems are preventable. By offering dental benefits, which emphasize prevention, you motivate your workforce to maintain good oral health.

Better oral health protects your bottom line and maintains your employees' productivity. Encourage your employees to make the most of their dental benefits by getting regular dental checkups and making oral health a priority. For more information, visit [www.securiandental.com](http://www.securiandental.com).

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REPLACEMENT  
ID CARDS



TOOTH  
FAIRY

# Toothbrush, Toothpaste & Floss: A Variety of Choice

The sheer number and variety of toothbrush, toothpaste and dental floss brands on store shelves can be baffling. Here are some basic tips to help you make a decision.

- Bristles are a very important feature in a good toothbrush. Teeth are covered by a layer of enamel that can be worn down by too-vigorous scrubbing with hard bristles. Choose a toothbrush with soft, round-tipped and nylon bristles. Stiff or sharp bristles can also injure your gums.
- Choose a size and shape that is comfortable and lets you reach the surface of every tooth. A small, compact head works best.
- Replace your toothbrush when the bristles bend or look worn — about every three to four months and after an illness. Children's brushes may have to be replaced more often.
- If you have small children, let them help pick out their own toothbrushes to engage them in taking care of their oral health.

## Manual vs. Electronic Toothbrush

When compared to manual toothbrushes, powered toothbrushes with rotation oscillation action provide protection against gum inflammation in the short and long term and better plaque removal in the short term. The choice between a manual or electronic toothbrush is really an individual decision. People with braces, a handicap, arthritis or arm and shoulder problems might prefer an electric toothbrush for convenience as well as comfort.

## Toothpaste Tips

- The most important factor in choosing a toothpaste is to select one that contains fluoride. Fluoride helps prevent decay by strengthening tooth enamel and by decreasing decay-producing acid in the mouth.
- Other factors of choosing toothpastes are personal preferences, such as flavor, tartar control and whitening.
- If you have small children, you might want to try some fun flavored fluoride toothpaste.
- When applying toothpaste to your toothbrush, you only need to use about a pea-sized amount.

## Dental Floss Tips

Dental floss is typically nylon or plastic thread that is designed to remove cavity-causing plaque and food debris from in between your teeth. Floss comes in a variety of selections. Whether you choose waxed or unwaxed, flavored or unflavored, regular dental floss or dental flossers typically depends upon your personal preference and comfort.

Dental professionals strongly urge a daily habit of flossing for good oral hygiene. Because many people do not floss daily or properly it is good to discuss proper instruction and care with your dentist or dental hygienist.

A daily combination of toothbrushing with a fluoride toothpaste and flossing can prevent gum disease, halitosis and tooth decay. When shopping for dental products, look for the American Dental Association (ADA) seal. The seal tells you the product has been professionally tested for safety and effectiveness.

Source: American Dental Association [www.ada.org](http://www.ada.org)

## Fun Facts



- It seems children have the right idea about smiling...they smile about 400 times a day.
- Women smile about 62 times a day compared to men who smile eight times a day on average.
- Each person's set of teeth is unique much like their fingerprints. Even identical twins do not have exactly the same set of teeth. Did you know that your tongue print is also unique?

## Replacement ID Cards

As dental group administrator, you can now order replacement ID cards online for your employees who have lost them. (Employees are automatically sent a set of two ID cards at enrollment. This feature is for replacement ID cards.)

This feature is part of our Online Enrollment tool. However, you do not need to submit your enrollment online to use this feature.

For details, go to [www.securiandental.com](http://www.securiandental.com) > Group Administrators > Enrollment Reporting.

Questions?  
Call 1-866-827-3318.



# How Does the Tooth Fairy Fare in Today's Economy?

Securian announced the results of the Tooth Fairy Poll<sup>SM</sup>, which reports a decrease in the current average “gift” U.S. children receive from the Tooth Fairy. The average of \$1.88 per tooth is down from last year's gift of \$2.09 – a 10 percent decrease.

“It seems the Tooth Fairy's not immune to the economy – but she still did much better than the stock market,” explains Dani Fjelstad, chief financial officer for DeCare Dental, administrator for Securian Dental plans. “Compared to the Tooth Fairy's 10 percent decrease, the Dow Jones decreased 32 percent over the same measurement period and global indices performed even worse.”

Tooth Fairy gift amounts range from a low of five cents to a high of \$40 per tooth. The downward trend in Tooth Fairy gifts appears to be driven by a decrease in the number of five-dollar gifts and an increase in one dollar gifts.

## THE SURVEY SAYS...

According to the Tooth Fairy Poll, which goes out to a sampling of commercially insured members:

- More than half of children's first dental visits do not occur until age three or later. (The American Dental Association recommends that a child be seen by a dentist as soon as his or her first tooth erupts, but at least no later than the first birthday.)

- Approximately 90 percent of parents surveyed state their children receive a dental exam on a regular basis.
- Nearly 86 percent of parents report that their children brush their teeth in the morning, and 94 percent of children brush at night, while only 2.5 percent brush at noon.
- The numbers suggest children are consuming fewer sugary drinks and/or treats. Parents surveyed indicated their children consume an average of one to two sugar drinks and/or treats per day. Last year's poll indicated that more than one-third of children were consuming three or more sugar drinks and/or treats per day.



## Ask Renae

- For membership enrollment forms and membership maintenance forms, click on Group Administrator, then Forms and Literature. The forms include complete instructions and mailing addresses.

**Need further help?** Call Employer Services at 1-866-933-7629, Option 1 for Paper Enrollment, Option 2 for Electronic and Online Enrollment.

**Q:** Where can I find more information on the enrollment process and how to submit new enrollees, changes and terminations?

**A:** Help is just a click away. Visit [www.securiandental.com](http://www.securiandental.com) for enrollment information.

- For general information on online enrollment, electronic enrollment and paper enrollment, click on Group Administrator, then Enrollment Reporting.

**Q.** What is the claims address?

**A.** Securian Dental Plans  
P.O. Box 9385  
Minneapolis MN 55440-9385

*Renae Styve-Krmpotich manages the SecurianConnect Broker and Small Group Services team for Securian Dental Plans.*



SECURIAN®

# Contacts for your Securian Dental Plan

## Employer Services –

One number for all your post-sale questions.

We want group administrators to get answers to their post-sale questions as fast as possible. That's why we're introducing Employer Services, a division of our Customer Service department. Employer Services is dedicated to assisting you with important issues including enrollment, billing, claims and benefits.

**It's easy—Reach an expert by calling: 1-866-933-7629**

## At the prompt, choose:

### Option 1 for Paper Enrollment

- Help completing enrollment or maintenance forms
- Help adding or deleting enrollees
- Enrollment or eligibility verification

### Option 2 for Electronic and Online Enrollment

- Help with electronic enrollment files
- Help with online enrollment
- Help adding or deleting enrollees
- Enrollment or eligibility verification

### Option 3 for Billing

- Billing statement reprints
- Automatic Clearinghouse (ACH) fund transfer set-up
- Bill run schedules
- Group premium payment

### Option 4 for the Group Administrator Helpline

- Supply orders
- Clarification of contract benefits
- Clarification of claims
- Clarification of dentist network participation

*Note: Please contact your Account Representative for escalated plan issues, renewals and rates.*

Securian Dental Plans Employer Update is published for our employer groups. Article ideas and questions from readers are welcome. Please contact Lynda Holland, Editor, at [lholland@decare.com](mailto:lholland@decare.com). Securian Dental is underwritten by Securian Life Insurance Company, 400 Robert Street North, St. Paul MN 55101, and administered by DeCare Dental Health International, LLC. In California, Securian Dental is underwritten by Securian Life Insurance Company, offered through DeCare Dental Insurance Services, LLC, and administered by DDHI Administrators, LLC. Securian Dental is offered under policy form series 03-30612 or a state variation thereof.

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