

THE LINK BETWEEN ORAL AND
OVERALL HEALTH
**dental insurance
opportunity**

Dental insurance encourages preventive dentistry:
According to the American Dental Hygienist Association,
for every \$1 spent on preventive procedures, \$8 to \$50
is saved in future treatments.

www.adha.org "Take a Bite Out of Dental Expenses"

What's the most important reason clients need dental insurance? To protect the overall health of their employees and families. For millions of Americans, undetected dental problems impact their productivity and can even lead to disability.

Each year dental illness accounts for¹:

164 million work hours lost

51 million hours children are away from school

12.7 million days workers are placed on
restricted activity

6.1 million days of disability

Dental health can impact everything from heart disease to diabetes and pregnancy problems. Regular dental check-ups not only detect teeth and gum problems, but are also a way of preventing other diseases before they become serious, costly health issues.

Heart Disease – When the bacteria from infected gums dislodge, they can enter the bloodstream, attach to blood vessels and increase clot formation.

Diabetes – People with diabetes are more likely to have gum disease and may make it more difficult for diabetics to control their blood sugar.

Respiratory Ailments – The bacteria that grow in the oral cavity can travel to the lungs, causing respiratory disease such as pneumonia, especially in people with gum disease.

Pregnancy – Pregnant women with periodontal disease may be seven times more likely to have a baby born prematurely². Gum disease may also trigger increased levels of the biological fluids that induce labor. Periodontal treatment during pregnancy reduces premature births by 84%³.

Cancer – Over 30,000 people in the U.S. are diagnosed with oral and throat cancer each year. The 5-year survival rate is only 52%, making it one of the worst cancer types⁴. Early detection by a trained dentist is very important as cancer survival is directly related to the stage at diagnosis.

What does this mean for your business? Since 60% of small employers (those with 6 to 26 employees) don't offer dental benefits⁵, the opportunity for you to sell dental insurance is huge!

¹ "Tips on Selling Voluntary Dental and Eye Care Plans,"
www.calbroker.com, June 2005

² "Baby Steps to a Healthy Pregnancy and On-Time Delivery,"
www.perio.org, March 2005

³ "Periodontal Infection as a Possible Risk Factor for Preterm Low Birth Weight," *Journal of Periodontology*, October 1996

⁴ The Dental, Oral and Craniofacial Data Resource Center, Oral Health U.S., 2002

⁵ Forrester Research, Inc., Dental Benefits Purchaser Preferences, 2005