

Popularity of Dental Insurance

The benefits of dental insurance coverage have been further stressed upon by the popular icons on the television, who always seem to have flashing white flawless teeth. These teeth are a result of care, expensive dental care and thus need for expensive group dental insurance plans provided by insurance companies that reducing in number by the day.

Group dental insurance plans have been growing rapidly placed in the niche market of employee benefit programs. A few years back, dental insurance was a non-descript part of employee benefit programs and very simple to plan and execute. Most plans used were for full coverage of preventive care and cleaning, 80% coverage for basic restoration and 50% coverage for major restorative services like crowns and bridges. Despite advice many employees never visited their dentists resulting in the overall cost of insurance being low and stable compared to general health benefit plans which rose year after year. For many years dental insurance was a simple rider for employers who took it major plans from big insurance companies.

The last few years saw a spurt in television advertising and as the smiles brightened on the idiot box, the importance of whiter smiles and straighter teeth became apparent and people started taking more interest in dental care. This in turn saw a spurt in rise of dental insurance premiums almost at the rate of 7-10% a year. This rate is significant and big employers started looking at it with a bigger eye. This tells on the bottom-line of the company since the employee benefit expenses are going up due to this rise. The dental insurance costs about 10% of the total employee benefits for a corporate today. So the rise in premium year after year, pushes the total employee benefit expenses 1% higher year after year.

"Employers aren't paying that much attention yet, but considering the way dental plans are evolving, they should," says Donald S. Mayes, dental plan auditor and consultant from Hershey, Pennsylvania.

Dental Insurance plans, as a part of employment package have also increased in popularity. So big companies, to recruit and retain their employees cannot do away with these plans; at the same time have to watch the cost going upward. A Catch 22 decision is awaited.

About the Author

Anthony Stai is a proud contributing author and writes articles on several Dental related topics including dental plans. You can see more of Anthony's other articles on his [Self-Improvement eBooks](http://www.self-improvementresources.com) informational web site located at <http://www.self-improvementresources.com>

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