

# How Providing Dental Benefits Helps Your Small Business Bottom Line



For small and medium-sized businesses, it is particularly important to bolster employee retention. That's because training, turnover, and low productivity have a greater impact on a small business's bottom line. But how does a business with a limited budget compete for talent in such a competitive job market?

One highly effective benefit is often overlooked: dental coverage. Offering dental benefits not only supports your employees' health but also provides significant advantages for your business. Research suggests that providing dental benefits has one of the highest returns on investment in talent acquisition and retention due to their relatively low cost and high impact on a person's decision to stay with a company.<sup>1</sup>

## 5 ways this affordable benefit can help your small business thrive.

### 1. They Boost Employee Health and Productivity

Oral health is closely tied to overall well-being. Employees with good dental health are less likely to suffer from conditions that affect their performance, such as untreated oral infections, gum disease, or even chronic illnesses like heart disease and diabetes. Did you know that untreated oral diseases cause over 164 million lost work hours each year in the U.S.?<sup>2</sup> By providing dental insurance, you help your employees stay healthier and more productive.

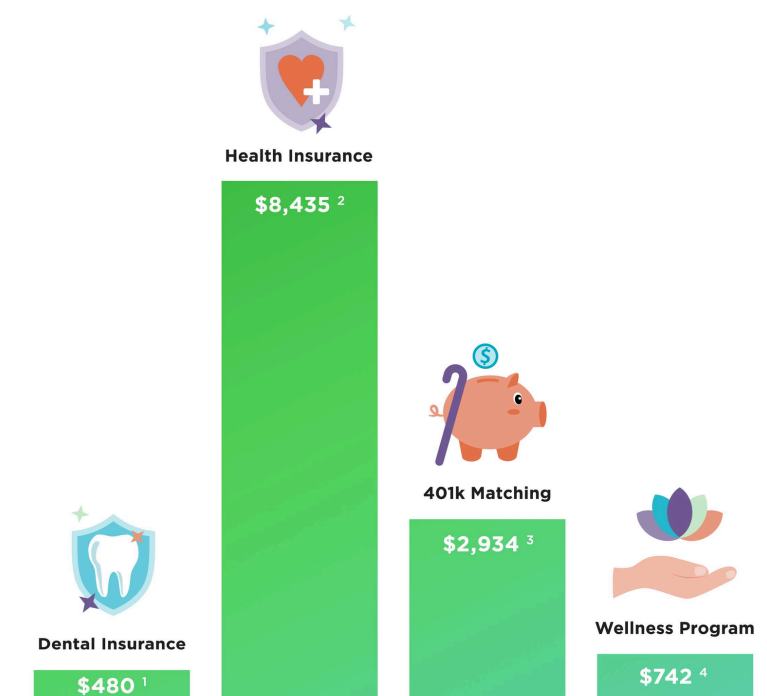
### 2. They Cut Down on Absenteeism

Dental insurance also plays a key role in the prevention of chronic diseases. Research shows that conditions like heart disease and diabetes are connected to poor oral health. By encouraging employees to maintain regular dental check-ups, you reduce the likelihood of costly medical complications, meaning fewer sick days and a healthier workforce.

### 3. They Are Affordable Benefits with a High Return on Investment

One of the most attractive aspects of dental insurance is its affordability. Dental coverage is at the low end of the average cost of employee benefits. The cost per employee is as low as \$2 per day, a fraction of what medical insurance costs<sup>3</sup>. Despite this low price, dental benefits are highly valued by employees—62% consider them a “must-have” benefit, according to a MetLife study<sup>1</sup>. For small businesses looking to maximize their benefits budget, dental insurance offers one of the best returns on investment.

### Average Cost of Common Benefits Per Employee



<sup>1</sup> Delta Dental of Washington estimates the average cost per employee of their small and medium-sized plans is between \$360 and \$600.

<sup>2</sup> The Kaiser Family Foundation reports that the average cost of employer-sponsored health insurance is \$8,435.

<sup>3</sup> According to Vanguard's annual report, the average employer contribution to a 401(k) matching program was 4.6% of annual salary. With a median salary of \$63,804, the report estimates employers spend \$2,934 per employee per year on 401(k) contributions.

<sup>4</sup> According to Employee Benefit News, the average cost per employee for wellness programs is around \$742 annually.

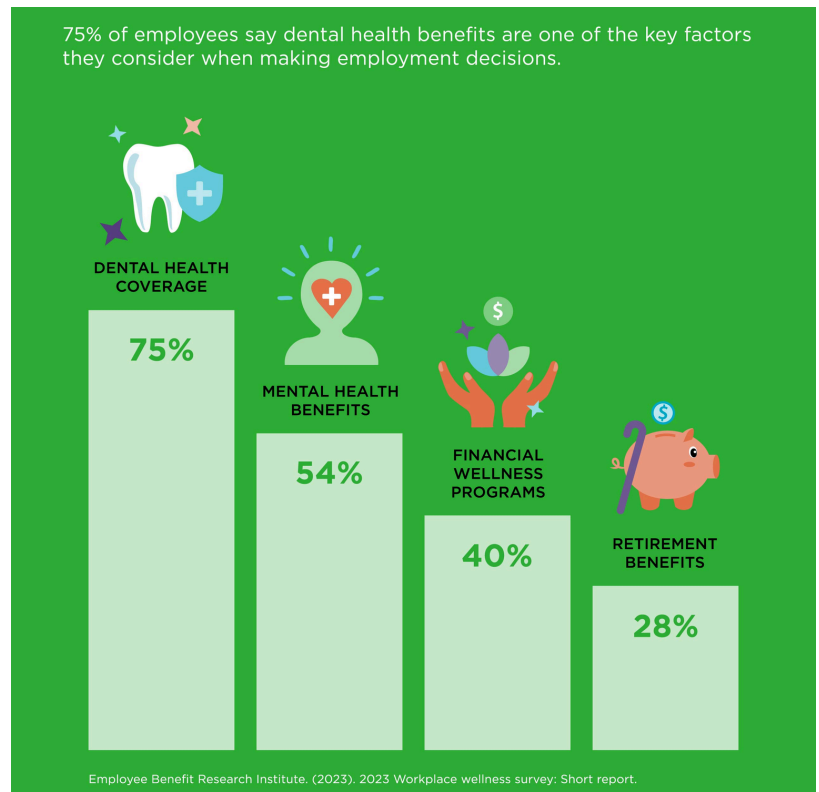
## 4. They Strengthen Employee Loyalty and Retention

Losing an employee can be disruptive and expensive. Offering dental benefits shows employees that their well-being is a priority, which helps foster loyalty. According to a Gallup study, employees who feel that their company cares about their health are more likely to stay<sup>4</sup>. This means that offering dental insurance could reduce turnover and help you retain your skilled workforce.

## 5. They Communicate Value to Your Team

To fully benefit from offering dental insurance, it's important to communicate its value clearly to employees. Regularly share details about what's covered and how they can make the most of their plan. This helps ensure they take advantage of the benefit and reinforces your company's commitment to their health and well-being.

## How Many of Your Employees Find These Common Benefits Most Valueable?



## There are great small business dental plan options

When it comes to providing dental benefits, small businesses have a wide range of options. Whether you're looking for basic coverage or a more comprehensive plan, Delta Dental of Washington offers a variety of small business dental plans that can be tailored to fit your budget and the needs of your employees. Providing dental benefits to your employees is not just a nice-to-have—it's a strategic move that supports the growth of your business. By improving employee health, reducing absenteeism, and enhancing loyalty, dental insurance can contribute to a stronger, more successful business. In a competitive job market, offering dental benefits helps you stand out and positions your company as an employer of choice.

Start growing your business today by prioritizing dental benefits for your team!

Email us at **[associations@deltadentalwa.com](mailto:associations@deltadentalwa.com)** and we can answer any questions and help connect you with our partners to add dental benefits through your association.

1 MetLife. 2024 U.S. Employee Benefit Trends Study. MetLife, 2024.

2 The Kaiser Family Foundation. 2023 Employer Health Benefits Survey, 2023. <https://www.kff.org/report-section/ehbs-2023-section-1-cost-of-health-insurance/>

3 Delta Dental. Delta Dental Small Business Benefits Research. 2022

4 Gallup. Percent Who Feel Employer Cares About Their Wellbeing Plummet, 2022. <https://www.gallup.com/workplace/390776/percent-feel-employer-cares-wellbeing-plummet.aspx>