



Munroe Sutton®

# Munroe Sutton Dental Benefits Report (2016):

What UK *employees* want  
and how *employers* can help.





# Dental Benefits Report

## Munroe Sutton (2016)

As the issue of employee wellbeing rises up the corporate agenda, interest in health-related benefits is growing among employers and employees.

We have written this report to provide employers with a greater understanding of the role dental benefits can play in the overall benefits mix.

Using insight gained from 1,000 UK employees, we identify the gaps between what employers currently provide and what employees want as well as the appetite for employees to make financial contributions to dental benefits schemes.

We hope you will find this report useful in your decision-making around the future shape of your employee benefits.



## Munroe Sutton®

Munroe Sutton is a provider of dental and other health benefits. It is the UK arm of Careington International Corporation, a leading provider of health care benefits in the USA. Our team brings experience of employer-led provision of health care, a mature practice in the USA, to the UK.



# EMPLOYEE HEALTH

## The Changing Role for Employers

The role for employers in supporting employee health is undergoing a revolution in the UK. Employers are increasingly waking up to the link between employee wellbeing and commercial performance. Research shows a near consensus that investment in employee health delivers business results for employers, a belief held by 97% of HR practitioners according to Edened.

### Improving Business & Employee Performance

For employers, the benefit of improving employee health is about more than just the obvious objective of reducing sickness absence.

A 2010 [report](#) from the Work Foundation found that investment in employee wellbeing improved productivity, reduced accidents at work and increased 'resilience' – the ability of employees to perform under pressure. It also reduced employee churn, increased commitment and contributed to a positive employer brand.

### Bridging The Public Health Gap

Another driver behind increased employer interest in employee health is the consequence of doing nothing.

While health care remains free at



Today, employers who are not investing in a health and wellbeing strategy are the minority with some 69% of organisations putting one in place in the last three years, according to Towers Watson.



the point of delivery, pressure on NHS budgets in the UK means that timely access to health care and follow up treatment is not always available when employees need it.

For most everyday health care issues like optical, dental and musculoskeletal problems, immediate treatment is the best way of preventing complications down the line. Employers are now realising that if they want a healthy workforce, then providing access to private treatment is something they need to do.

This thinking has driven substantial growth of up to 30% in the provision of employee or employer-funded cash plans since 2012.



# EMPLOYEE HEALTH

## The Changing Role for Employers

### Changing Employee Attitudes

Employee attitudes toward health care are changing too. The assumption that health care must be free is no longer as unshakable as it used to be.

According to 2015 research from Simply Health, just under nine in ten employees (87%) say they are willing to pay for the costs of everyday health and half (54%) would do so in order to get quicker access to a specialist health professional. The majority of employees (68%) also expect this is something their employer will help them with.

### Dental Care

Amongst all of this, dental care is of particular importance. As the NHS budget for dental treatment falls in real terms, there is simply less money around for NHS dentistry. Access to NHS dentists is a longstanding and well-documented problem for employees and their families.

All of this has an impact on employers with the British Dental Health Foundation estimating a £36.6 million cost to business

in 2013 due to people taking time off because of dental problems. This is a problem magnified by employees taking time off to care for the 46,400 children admitted to hospital for tooth decay each year.

### Taking Action Makes Commercial Sense

Looking across all of these issues, there is a clear imperative for employers not only to ensure that they take action to support employees with their health and wellbeing, but also to ensure the actions they take will make a real difference to employees and to individual organisations.



# RESEARCH SUMMARY

## Employee Attitudes to Dental Health

**Only a minority of employees have good dental health.** While a third (33%) of employees rated their dental health as good, almost a quarter (23%) said they were concerned by the health of their teeth.

**Younger employees are most likely to avoid going to the dentist.** While the majority (64%) of over-35s get regular check-ups, less than half of under-35s (42%) do so.

**Nearly a third of employees avoid dental help altogether.** Although the majority of employees (70%) had a dental check up in the past 12 months, a third (29%) haven't visited the dentist in two years.

**High treatment costs are the biggest reason for avoiding the dentist.** Just under half of employees (45%) said that knowing they could afford treatment would encourage them to visit a dentist.

To build a picture of attitudes to dental health we asked 1,000 UK employees how important it is, the support they expected from their employer and the extent to which they would be happy to contribute to a private dental health plan. This is what they told us.

**The majority of employers provide no support for dental health.** Two thirds of employees (64%) say there are no measures in place to help with their dental health whether this is helping to find a dentist, time off for appointments or support for the cost of dental care.

**Time off and help with costs would get more people going to a dentist.** The majority of employees (58%) said they would visit the dentist more regularly if their employer offered financial support. Additionally, employees (9%) said they would visit the dentist more regularly if their employer allowed time off for appointments.

**Family cover matters.** Employees (43%) said they were quite likely or very likely to include their family in a dental plan even if this included an additional cost.

**Employees will contribute to employer provided dental plans.** Two thirds of employees (65%) would contribute up to £15 per month for individual dental costs and (71%) said they would contribute up to £20 a month to include family.



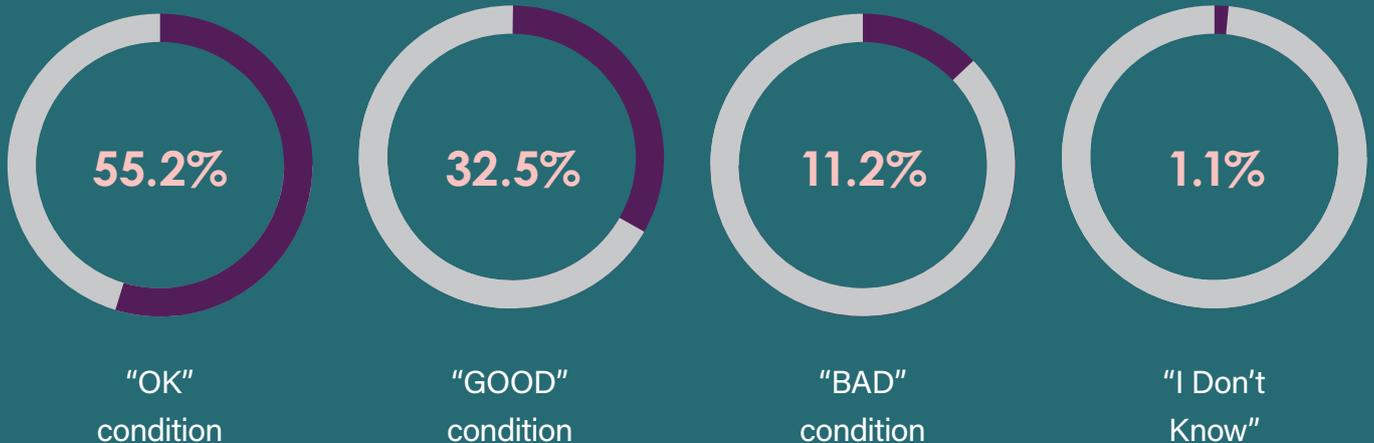
# RESEARCH IN DEPTH

## Employee Attitudes and Behaviour Toward Dental Health

### Room for Improvement in Dental Care

There is considerable room for improvement in dental care in the UK. While over half of the respondents to our survey said their teeth were in an "OK" condition, only a third (32%) thought they were in "good" condition, while 11% felt like their teeth were in "bad" condition. Almost a quarter said they were concerned about their dental health.

#### Current Dental Health





### Dental Attendance



### Last Visit To The Dentist



### Fear of the Bill Beats Fear of the Drill

The majority of employees (57%) attend regular scheduled check-ups as advised by their dentist and 70% had visited their dentist in the last 12 months.

By contrast, 14% haven't had a check-up in three years. A quarter only get a check-up when they think there is something wrong with their teeth and even then 9% confess to avoiding the dentist altogether.

Cost is the biggest reason why employees avoid going to the dentist. Fear of the dentist is as much about the financial impact of dental treatments as it is an old-fashioned wariness about dentists. Some 45% of employees said they would visit the dentist more frequently if they knew they would be able to afford treatment if it was needed.



Avoided Dental Treatment When In Need

## Access to Dental Health Matters

Not being able to find a dentist is a key issue for employees. Many do not get dental care because they can't find an NHS dentist (25%). Help with this would encourage 35% to visit the dentist more frequently and simple help in finding a good dentist would encourage 22% to do so.

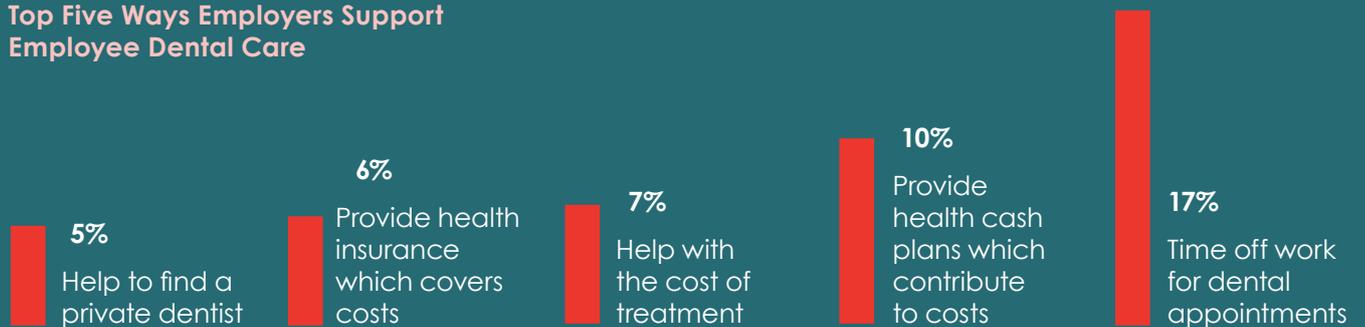
## RESEARCH IN DEPTH

### The Employers' Role in Supporting Dental Health

## Employers Interest In Helping Employees

The survey revealed that the majority of employers (64%) don't provide any support for employee dental health. Where employers do help out it is most likely to be by providing time off for appointments.

Top Five Ways Employers Support Employee Dental Care





## A Little Help Would Make a Big Difference

The majority of employees (57%) said they would go to the dentist twice a year if they had help with dental costs. The issue of financial support is by far the biggest gap employers can fill.

If you were/are a member of a dental plan that saves you money on your dental care and treatment, would you/do you see the dentist regularly - at least twice a year?





## RESEARCH IN DEPTH

### Employee Attitudes to Dental Benefits



Many employees (38%) think a 20% saving on private dental care and treatment with no limits on use is a good value dental benefit.



Over 65% of employees are prepared to contribute up to £15 per month toward a personal dental plan. This suggests offering a dental benefits plan would be a strong and solid option.



The perceived value of a dental plan increases for 46% of employees when it includes savings on cosmetic dental care, including orthodontics for children and adults. Indeed, 71% of employees are prepared to raise their contribution to £20 a month when the plan includes family.





## FIVE WAYS

### Employers Can Help With Dental Health

If there is one clear message from our research, it is the extent to which employees want and need support with their dental health.

For employers who want to help employees in this area, there are five actions which will make a difference:

- **Review your employee benefits and make sure you provide dental benefits – even if you do already, there is a chance it can be enhanced.**
- **Choose a plan which will provide cover for families.**
- **Make sure dental cover includes big ticket items such as orthodontic treatment for children or elective cosmetic treatment for adults.**
- **Pick a scheme which provides access to a dental network to make it easier for employees to find a dentist.**
- **Don't assume your employees won't be prepared to contribute to a dental plan – voluntary plans play an important role in supporting dental health.**
- **Help your employees visit the dentist by giving them time to visit the dentist.**

Dental health may represent a relatively small area of employee health, but it is one that can make a big difference.



# ABOUT DENTAL DISCOUNTS

Munroe Sutton's Dental Discounts scheme is a low cost dental benefit which provides members with:

- **Savings of up to 20% on the cost of dental care**
- **Access to a network of private dentists**
- **Cover for family members**
- **No exclusions for pre-existing conditions**

All members have to do is give details of their membership, or show their card, to save money when they have treatment. We look after everything else.

Employers can provide Dental Discounts as a voluntary dental benefits scheme or can fund the scheme themselves.

For those who have a cash plan or insurance in place, Dental Discounts enhance the benefits provided by those plans by 20%.

For organisations who want to provide a broader range of health benefits, Dental Discounts can be provided as part of our Health Discounts platform which saves money on optical treatment and other areas.



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### Members

Let us answer your questions about The Healthy Discounts Plan or help you find a practitioner in your area. Call our Care Advisers to discuss your needs **0808 234 3558**

### Sales agents

Call **0808 234 3558** to learn more about Munroe Sutton

### Healthcare Practitioners

To join the Munroe Sutton network, please call **0808 234 3558** or send an e-mail inquiry to **dentist@munroesutton.co.uk**

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