

How Preventive Rewards can help offset inflation's effect on dental benefit plans



Preventive Rewards: Rewarding annual preventive care

How does it work?

Let's say you have a \$1,500 annual maximum plus Preventive Rewards on your plan. When a dental member has paid claims for preventive services in a year, they can add the amount of those paid claims, up to \$1,250, for future years in addition to their annual maximum. They can get additional rewards each year until they hit \$1,250. This rewards dental members for receiving preventive treatments while increasing their annual maximum dollars for future treatments⁴.

The long-running period of inflation in the United States continues to affect the cost of living for all Americans, with price increases on essentials like groceries, gasoline, clothing and more. This becomes even more impactful when extended out to medical expenses and concerns over what employee benefit plans do and don't cover.

Employees have a lot of stressors on mental health and overall well-being, meaning business owners and insurance brokers have much to consider in designing effective benefit programs.

There should not be a question about the ability for individuals to pursue preventive dental care through regular checkups and cleanings that ultimately helps avoid more extensive and costly future treatments. In 2022, [an American Dental Association report](#)¹ showed a 1.9% increase in the cost of dental services from May to June, the largest monthly change ever recorded. Year over year, costs were up 9.1% from June 2021, the largest 12-month increase since 1981.

According to [a report](#) from independent health policy research organization KFF², 35% of adults are delaying dental services due to cost. Neglect of regular dental care can have [significant effects on overall health](#)³, so what can be done to help maintain these critical services as a priority?

In addition to broad access to in-network care, plan options like Preventive Rewards can help patients offset the rising cost of dental care by promoting prevention and encouraging patients to regularly see their hygienist and dentist. Offering options with added benefits will increase dental plan use by employees and their families.

Why should you consider dental insurance plan options like Preventive Rewards?

Inflation can have various effects on employee dental benefits, much like the impact on other aspects of the economy and personal finances. Employees may find themselves delaying care because they are paying more out-of-pocket expenses for dental treatments. Adding Preventive Rewards to your dental plan can help offset costs of inflation and save employees time and energy.



Here are three ways Preventive Rewards can help save money and offset dental expenses:

- 1. Wellness and preventive care:** Dental plans that emphasize preventive care, such as regular cleanings and checkups, can help employees maintain good oral health and reduce the need for more expensive treatments in the future.
- 2. Annual maximums:** When employees get preventive care, the amount paid in claims is added to their annual maximum for use on future services. These dollars can be very helpful as costs increase for dental services.
- 3. No thresholds:** Employees can earn additional dollars each year they get preventive services, no matter how much money they spend on dental care that year. There are no thresholds to keep in mind.

If you want to learn more about Sun Life's Preventive Rewards, [watch this video](#) or try our [calculator](#) to see how it works.

¹ <https://adanews.ada.org/ada-news/2022/july/dental-services-affected-by-countrys-high-inflation> (accessed 10/23)

² <https://www.kff.org/health-costs/issue-brief/americans-challenges-with-health-care-costs/> (accessed 10/23)

³ <https://www.cdc.gov/oralhealth/fast-facts/index.html> (accessed 10/23)

⁴ The additional maximum dollars cannot be used for orthodontia services.

This dental plan does not provide coverage for pediatric oral health services that satisfies the requirements for "minimum essential coverage" as defined by the Patient Protection and Affordable Care Act. ("PPACA").

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