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- Having dental coverage is the single factor in determining whether a person sees a dentist regularly. Those with coverage are twice as likely to see a dentist.

(National Center for Health Statistics)

- Most employees without dental insurance rank it, after medical coverage, as the most desired benefit. (LIMRA Study)
- 76% of employees ranked dental as extremely important or very important for themselves, and 79% rank it the same for their dependents. (Worksite Marketing of Voluntary Products, LIMRA 1999)
- Dental is the number one voluntary product companies are most interested in adding for their employees and dependents. (Worksite Marketing of Voluntary Products, LIMRA 1999)



Effectiveness of Dental Benefits

- Demand for
Dental Benefits
- Importance of
Good Oral Health

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Importance of Good Oral Health

Why Should an Employer Provide Dental Insurance?

Dental benefits keep people on the job.

Each year dental illness cause:

- 100 million lost work hours
- 6.1 million days of bed disability
- 12.7 million days of restricted activity

(Health Insurance Underwriter)

Dental Exams Identify Early Warning Signs of Serious Disease.

- By age 45, 70% of Americans have periodontal disease to some degree. Only 20% of those with the disease are receiving treatment.
(Sutro & Company, Vital Points, Summer 1999)
- Untreated dental disease may lead to severe infections and even death, resulting in higher medical costs and employee loss.
(Sutro & Company, Vital Points, Summer 1999)
- Oral bacteria health risks:
 - The mouth is filled with over 400 species of bacteria.
 - Spontaneous pre-term births are 7-8 times more likely in women with gum disease.
 - 40% of the bacteria found in the carotid artery fatty deposits of stroke sufferers come from the mouth.
 - Heart disease - bacteria gets mixed up with platelets forming clumps that may lead to blood clots.
- Approximately 120 illnesses can be detected and treated by an examination of the mouth, throat, and neck. These ailments include diabetes, oral cancer, bulimia, AIDS, periodontal disease, and nutritional disorders.
- Percent of diseases first diagnosed by a dental exam: Oral Cancers 52%, Bulimia 28%, Diabetes 26% (Colgate Oral Pharmaceuticals and Institute of Medicine)

Effectiveness of Dental Benefits

Why Should an Employee Care About Dental?

- Tooth decay is the single most common chronic childhood disease. (2001 Oral Health Report)
- 30% of adults 65 years and older no longer have any natural teeth. (2001 Oral Health Report)
- There will be more than 5 billion teeth at risk by 2030. The number of teeth at risk in the 65-84 age group doubled from 1970 to 1990 and will double again between 1990 and 2030 to more than 800 million teeth at risk.
(Sutro & Company, Vital Points, Summer 1999)
- With dental benefits, serious oral health problems are detected early and treated more affordably.
- The mouth reflects general health and well-being.
(Oral Health Report, 2001)
- Dental insurance is the single largest factor in determining whether a person sees a dentist regularly, and regular dentist care is the best way to prevent oral disease from occurring.
(Oral Health Report, 2001)
- Three out of four Americans have some form of gum disease, and many lack dental coverage that encourages necessary care. (Oral Health Report, 2001)
- Someone dies from oral cancer every hour in the U.S. (Oral Health Report, 2001)
- Dental benefits have been a health care success story, featuring low cost and high rewards.

Demand for Dental Benefits

Why Sell Dental?

Did you know dental insurance is the 2nd most employee requested benefit? Why? Because oral disease, including decay, periodontal diseases, and tooth loss afflict more people than any other single disease in the U.S. Tooth decay alone is experienced by 95% of the population.

What is the market potential for dental plans?

- Dental is one of the most rapidly growing markets. (LIMRA)
- Dental service expenditures are expected to reach \$95 billion by 2007.
(Sutro & Company, Vital Points, Summer 1999)
- 108 million Americans, adults and children, were without dental insurance in 2001.
(Oral Health Report, 2001)
- One-third of the population fails to see a dentist even once a year. (2001 Oral Health Report)
- Half of all U.S. businesses do not offer dental coverage. (U.S. Chamber of Commerce Employee Benefits Survey)
- 74% of people with unmet dental care needs had serious or very serious dental health problems.
(Journal of the American Dental Association)
- Market penetration is less than 50% for most employer/employee groups with less than 100 employees. (LIMRA)

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