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DENTAL INSURANCE

Dental insurance does more than help pay for a visit to the dentist. It helps families stay healthy, avoid costly problems, and manage household budgets with confidence. By making preventive care more affordable and helping cover unexpected treatments, dental coverage gives millions of Americans a practical way to protect both their oral health and financial well-being.

WHY IT MATTERS

- **Oral health is connected to overall health.** Among working adults who rate their oral health "fair" or "poor," 78% report a negative impact on their emotional health and overall well-being.
- **People want to visit the dentist.** About 75% of workers with dental benefits see a dentist for preventive care at least once a year compared to 37% who don't have coverage.
- **Dental services often come with out-of-pocket expenses.** For services beyond a routine checkup, dental insurance can cover 50%-80% of the cost, helping families afford needed care before problems become more serious.

WHAT DENTAL INSURANCE IS

- Dental insurance provides benefits that can help lower the cost of routine exams, fillings, root canals and other treatments that protect long-term oral health.
- Most people get dental coverage through an employer, while others purchase individual or family policies directly from dental insurers. In both cases, coverage gives people a clearer path to regular care and more predictable costs.

90% of respondents reported being satisfied with their dental plan.

WHO DEPENDS ON DENTAL INSURANCE

- **Children and young adults** who benefit from regular cleanings, exams and early detection that can prevent long-term dental problems.
- **Older Americans** who may face more dental conditions associated with aging and need affordable access to ongoing care.
- **Individuals with high care needs** who may require major procedures and depend on coverage to make necessary treatment more affordable.

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