

Small Biz Basics: 5 Smart Moves for a Dental Plan that Delivers

For small businesses, a great dental insurance plan makes your business more appealing to new hires — and keeps your employees smiling. In fact, 86% of small business employees say dental benefits are a must-have.¹

But not all dental plans are created equal. You want a plan that provides your employees with high-quality, cost-effective coverage, easy access to updated treatments, reliable expertise and more.

Fortunately, finding the right one doesn't require a degree in dentistry. Follow these five tips to get the right dental insurance plan for your small business.



1. Take a long view on short-term discounts.

Some medical plan providers will offer an initial discount to wrap your dental benefits into your medical plan. While this may seem like a good idea, it has its drawbacks. You wouldn't ask your CPA to manage your outsourced IT because that's not her area of specialty. So why entrust your dental plan to a medical plan carrier? Also changes to your medical plan could impact your dental benefits — causing added stress and unnecessary work.

The small biz smart move: Find a standalone, best-in-class dental plan for your small business. You'll have a safeguard against unnecessary disruption, and your employees get the advantage of having comprehensive benefits from a trusted dental expert.



2. Find a plan that works for today — and tomorrow.

No one wants a plan that only covers silver fillings, when white ones are the new norm. Dental treatments evolve, and your benefits should cover what dentists currently recommend. A plan that covers outdated treatments or over complicates coverage doesn't do your employees much good.

The small biz smart move: Dig into your plan details, and ask questions when you don't understand the benefits. Your broker can help. For instance, determine whether your plan covers composite "white" fillings, sealants for teens, and offers comprehensive service for implants and periodontal disease.



3. Consider the power behind the plan.

The network is the powerhouse of a dental plan. However, while the number of dentists in the network is something to consider, there are other factors that can make — or break — your plan. The best plans help your employees maximize their dental dollars. That means balancing access to great dentists with cost protections that make the plans worth the money.

The small biz smart move: Explore who is in your plan's network, and how your plan evaluates dentists that are included. In addition, ask your broker how your plan handles discounts for services that aren't covered and visits to out-of-network providers.



4. Make sure your plan goes the extra mile

Good oral health is an important part of your employees' overall health and wellbeing. That's why great dental plans go beyond providing benefits and processing claims. They also offer access to expert guidance and helpful extras so that your employees can make good decisions about their dental care.

The small biz smart move: Ask whether your dental plan offers additional features, such as apps for managing claims, cost calculators, games that teach kids healthy habits, and more.



5. Remember what really matters ...

Great service and a solid track record of proven experience will get a smile every time. Best-in-class dental plans should provide both, making it easy for you and your employees to get the information, resources, and service they need online and in real life.

The small biz smart move: The plan is just part of the relationship. Look for a provider who has a commitment to service excellence and proven results.

Want to dig deeper into [dental plans designed for small business?](#)

Contact your benefits broker or MetLife representative today.

1. MetLife 15th Annual U.S. Employee Benefit Trends Study