

Dental Health Report Card 2016

Prepared for:

LAKE HAVASU UNIFIED SCHOOL DISTRICT

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University of Nebraska
Medical Center
BREAKTHROUGHS FOR LIFE.™

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fulfilling life.

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In today's business world, benefit administrators are faced with challenges such as rapidly rising health care costs, expense predictions, and justification of valued benefits. At Ameritas, we believe that good benefits, and employees who use them, are invaluable assets to any business. We're here to help you manage your benefits challenges and create a healthier workforce.

Ameritas has compiled information on your employees' dental benefits usage patterns into this convenient report.

Your Dental Health Report Card:

1. illustrates your workforce's oral health,
2. identifies specific oral health risks present in your workforce - addresses these risks before they generate significant claims, and
3. shows the changes in your workforce's health and habits over time.



Research shows there is an important connection between oral health and overall wellbeing. Poor health has a negative effect on employee expenses and productivity, which affects your bottom line.

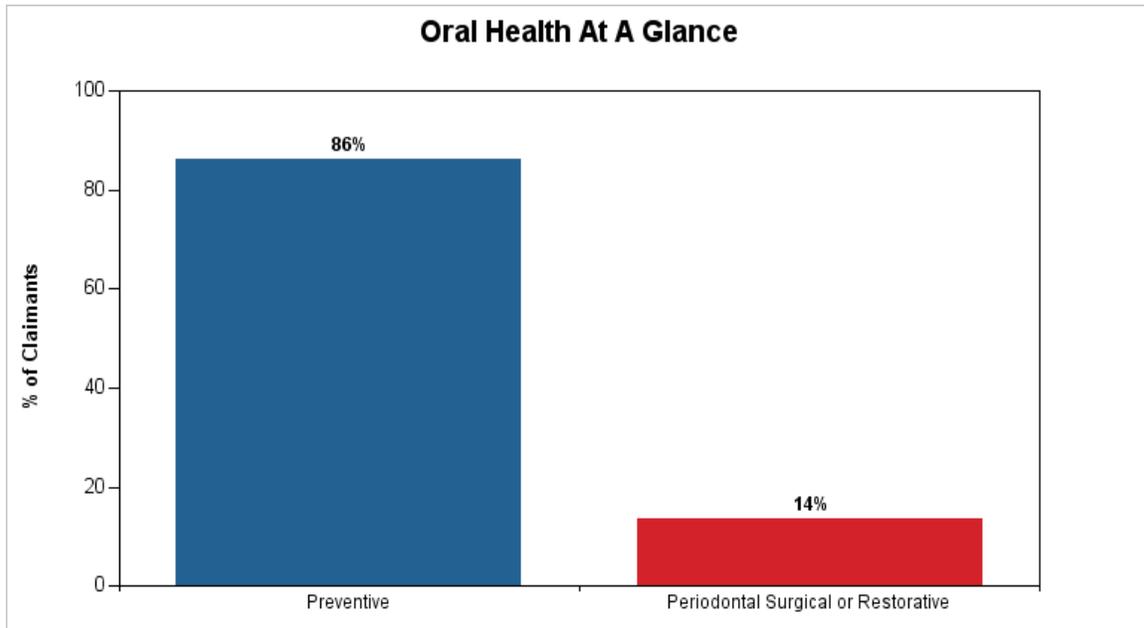
- Eighty percent of the U.S. population has some form of periodontal gum disease.
(National Institute of Dental and Craniofacial Research)
- In 2012, national dental care expenditure reached \$111 billion.
(Healthy Policy Institute, American Dental Association)
- More than 164 million work hours and 51 million school hours are lost each year due to dental problems.
(Oral Health in America: A Report of the Surgeon General)

Review your Dental Health Report Card for insights on your employees' dental health, and tips for improvement.

executive summary

oral health at a glance

This graph illustrates the percent of employees who had a claim and received preventive care, and those who received no preventive care, but received periodontal, surgical or restorative services.



How do I use this information?

Prevention is the key for ensuring good oral health. Continue encouraging your employees to visit their dentist on a regular basis. Data suggests that as preventive care visits increase, restorative/periodontal procedures should decrease. Don't forget, this benefits you as well as your employees. It can save you and your employees on higher cost procedures that might have been necessary if preventive measures weren't followed. Typically, when your employees are healthier, they're happier and more productive.

Ameritas has information on preventive dental care you can share with your employees. Contact your Ameritas representative or visit ameritasinsight.com.

Oral diseases and disorders are progressive and cumulative and become more complex over time. Prevention is the key for ensuring good oral health, as it is for avoiding other chronic conditions.

(Oral Health in America: A Report of the Surgeon General)

Access to insurance is a strong predictor of the regular use of a dental professional. Offering dental benefits and encouraging employees to take advantage of them can go a long way in protecting the most precious resource a company has...its people.

(U.S. Department of Health and Human Services)

Please note:

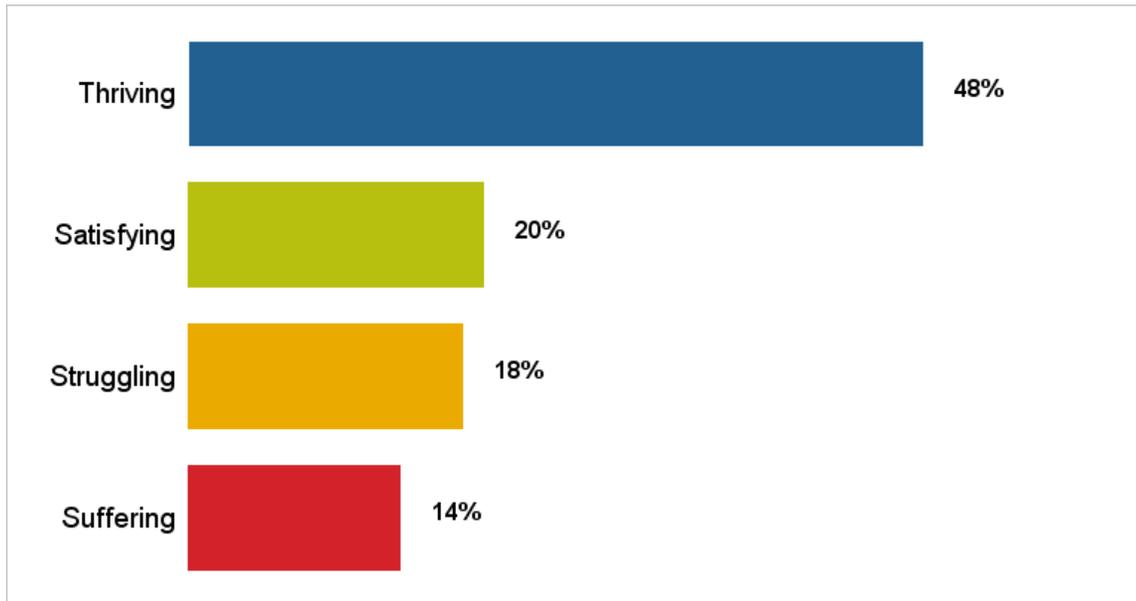
Employees with fewer than one dental claim in the analysis period were excluded from the report.

Employees with partial-year enrollment were excluded from the report.

dental health needs*

dental care grade**

This figure illustrates the percentages of your employees that fit into each of the following dental care grades.



What the grades mean:

Thriving: Dental needs are basic; these individuals schedule dental exams, cleanings and x-rays every 6-12 months.

Satisfying: Dental needs are low; these individuals schedule dental exams and take care of their teeth.

Struggling: There are some dental concerns; remind these individuals that brushing their teeth twice a day, reducing their intake of sugary foods and drinks, and seeing their dentist one or two times a year is important to their dental health.

Suffering: There are high dental needs; these individuals have had significant dental treatment; encourage them to see their dentist on a regular basis and take care of their teeth at home.

*Dental Health Needs report data compiled by UNMC College of Dentistry.

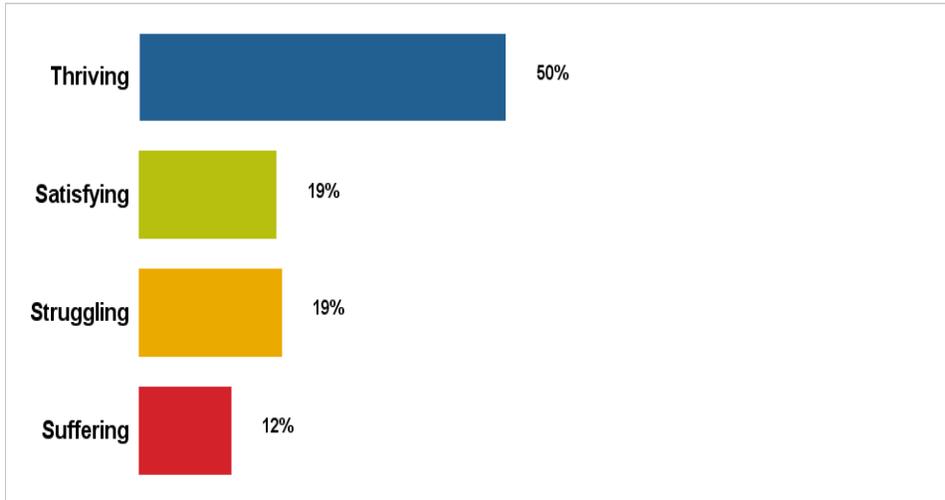
**This grade excludes orthodontic, or non-dental, procedures. The grade may not equal 100%; it may vary up to 2% due to ortho and non-dental procedure reporting.

demographic summary

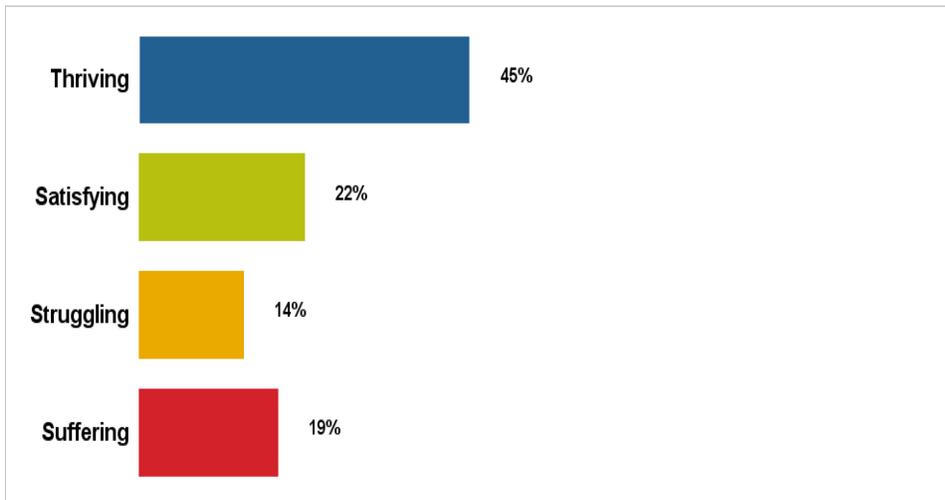
gender

These graphs show different dental grades for your insured employees by gender.

females



males



How do I use this information?

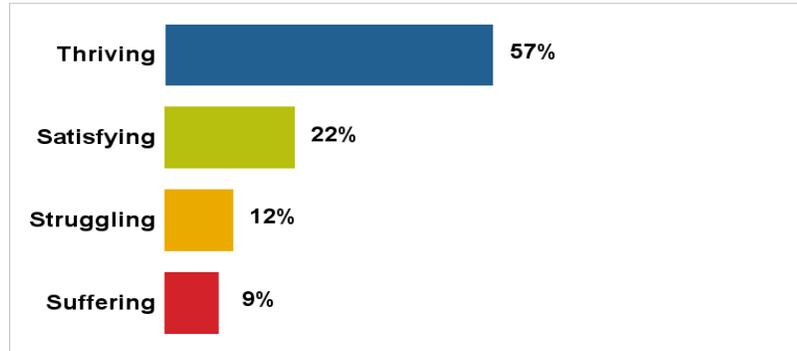
Your female insured employees and male insured employees are equally rated between thriving and satisfying in regard to the frequency of their dental exams. Keep encouraging the remainder of your employees who rate in the struggling and suffering categories to have preventive dental exams.

Ask your Ameritas representative for educational materials or visit ameritasinsight.com.

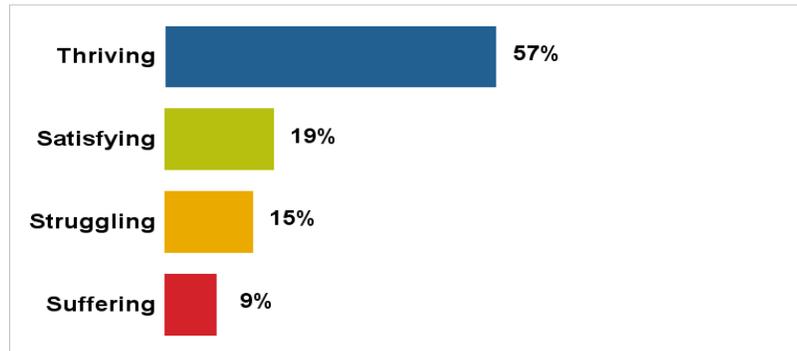
age

These graphs show different dental grades for your insured employees by their age (in years).

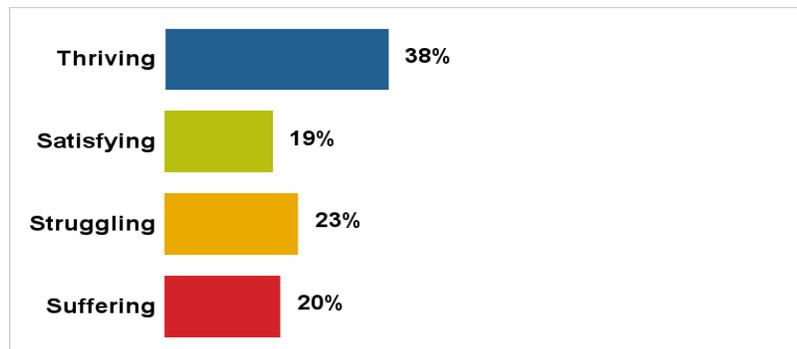
under 35



35-50



over 50



How do I use this information?

Your employee age groups with thriving or satisfying dental grades are doing well. They most likely take advantage of their preventive dental visits, brush and floss on a regular basis and have minimal dental concerns. Those in age groups with high struggling or suffering scores may need a reminder about the benefits of daily at-home dental health habits.

Ask your Ameritas representative for educational materials, or visit ameritasinsight.com.

preventive and follow-up services

preventive access

86% of your employees accessed preventive care during the designated period.
A 0% increase occurred since the last period measured.

How do I use this information?

Access to preventive measures can decrease the change of your employees needing more significant procedures. Communicate with your employees year-round about using their benefits to seek preventive care.

periodontal treatment with no follow-up

63% of employees who had a claim had periodontal treatment with no follow-up.
Encourage your employees to receive preventive care to decrease the probability of needing periodontal treatment.

How do I use this information?

Chronic medical conditions have been associated with periodontal disease. Research findings suggest that periodontal treatment has an impact on the per-member, per-month medical costs. *(Columbia University College of Dental Medicine)*

Those who receive periodontitis treatment incur higher per-member, per-month medical costs than those who receive gingivitis treatment, DMS, other dental services, or no dental services.

no preventive care; problem-focused or emergency exam

20% of employees who had a claim had no preventive care, but had problem-focused or emergency exams.

How do I use this information?

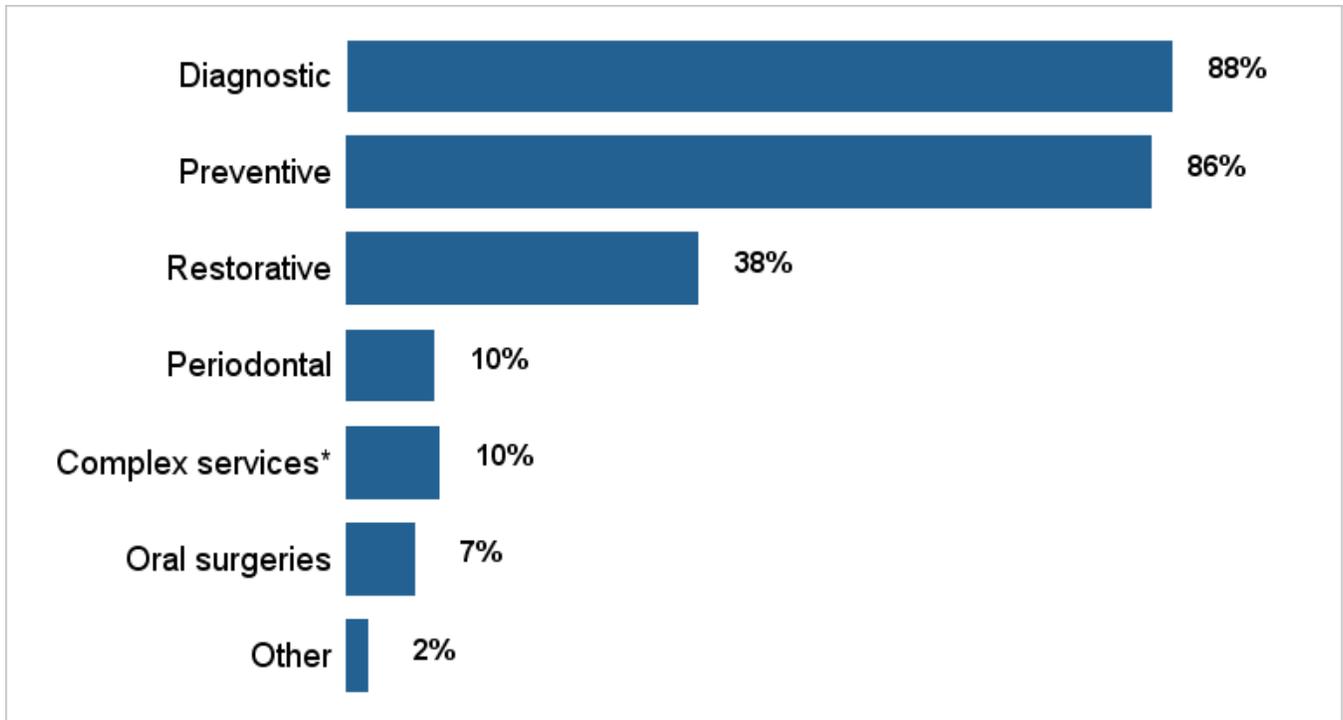
Painful and expensive procedures can be reduced and/or eliminated by regular visits to the dentist and routine brushing/flossing habits.

Encourage your employees to seek preventive care rather than waiting for problems to result in emergency care. Ameritas can help. Ask your Ameritas representative for materials on preventive oral care, or visit ameritasinsight.com.

dental health

categories of care

Categories of care are reported separately for the percentage of employees who receive each of the following treatments.



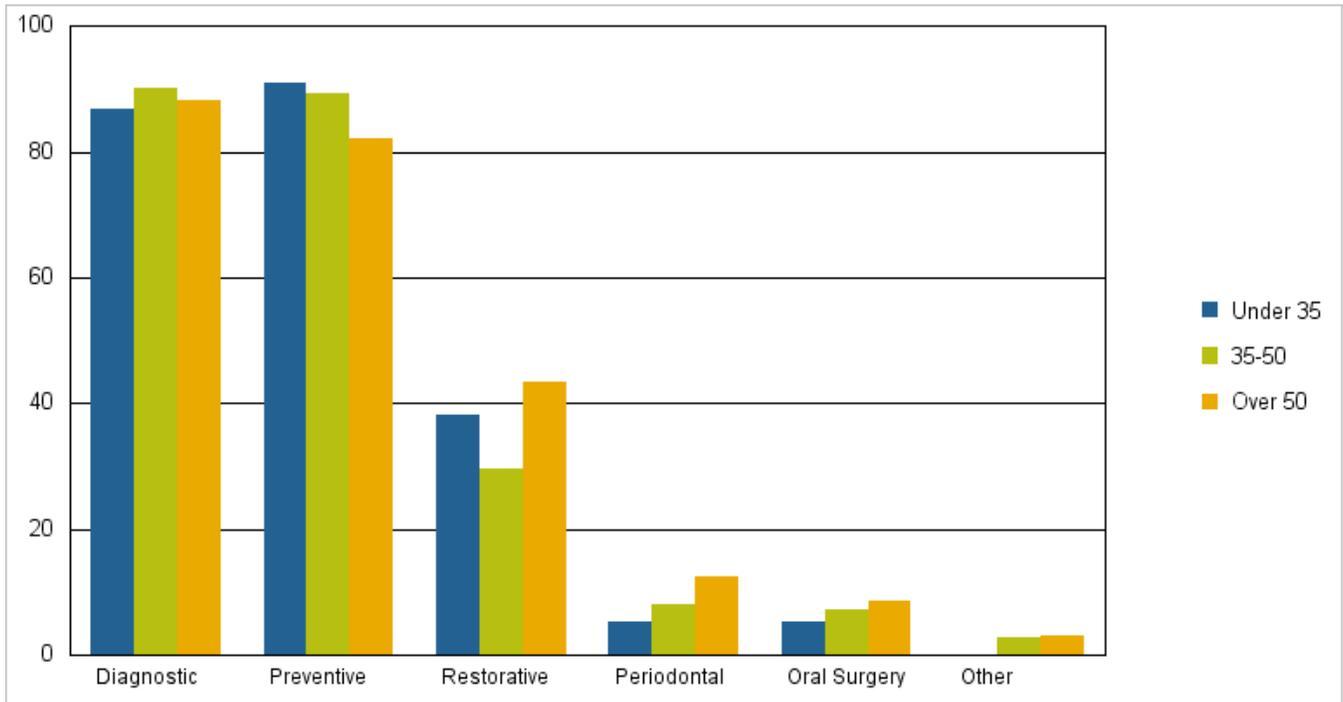
How do I use this information?

You have a high percentage of employees who receive preventive care. That's great news! Preventive care can help reduce the need for other dental treatments throughout a person's life. It also increases the probability that your business will experience decreased dental claims and expenditures, and fewer days of work lost to employee absences.

*root canals, implants, dentures, partials

categories of care by age

This graph illustrates the relationship between the category of claims being submitted and the age of the employees who had a claim.



How do I use this information?

You may want your employees to receive different age-related oral health messaging, depending on the types of trends you experience. For example, your employees ages 50+ may be more interested in periodontal information than those in other age groups.

Ameritas can provide wellness information for individuals in different age groups. Ask your Ameritas representative, or visit ameritasinsight.com.

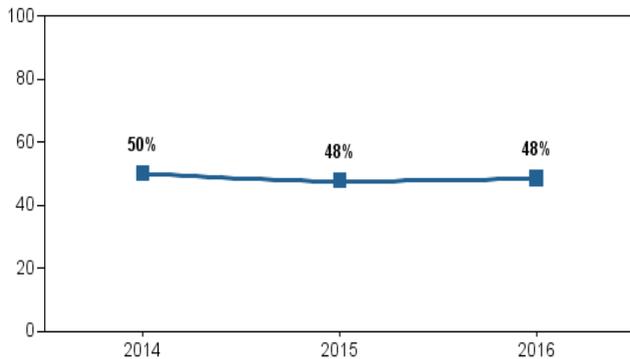
Tooth decay is the single most common chronic childhood disease: it is 5 times more common than asthma, and 7 times more common than hay fever. Oral health is integral to general health.

(Oral Health in America: A Report of the Surgeon General)

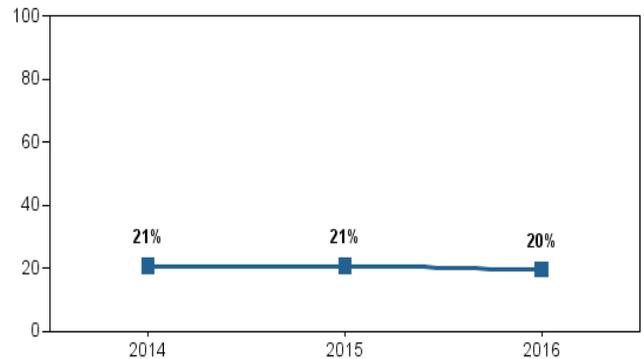
your grade's history

This graph shows your employees' past and current grades so you can see the trend in their dental health habits and needs.

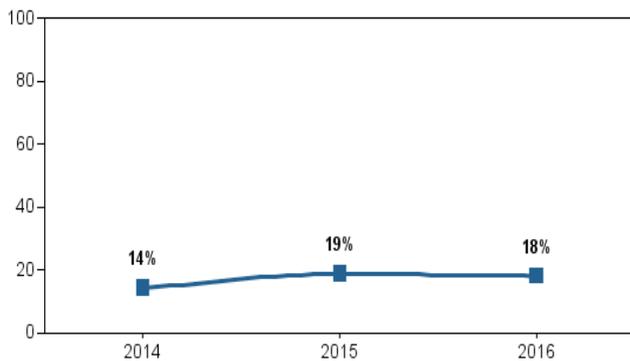
Thriving



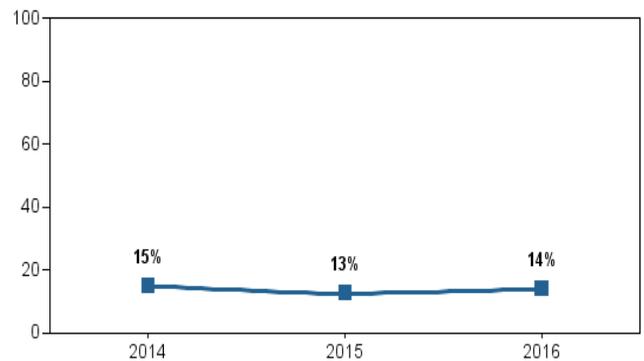
Satisfying



Struggling



Suffering



How do I use this information?

If your score has increased, your employees are improving their oral health habits and hopefully see the benefits. Continue encouraging your employees to use their preventive care benefits.

If your score stayed the same, continue encouraging your employees to use their preventive care benefits. And remember that Ameritas has resources on oral health and wellness you can share with them.

If your score has decreased, your employees may be losing interest in their oral health, or not utilizing their benefits. Continue encouraging your employees to use their preventive care benefits. And remember that Ameritas has resources on oral health and wellness you can give to your employees. Just ask your Ameritas representative, or visit ameritasinsight.com.

glossary

Diagnostic: a procedure used to analyze a medical condition or identifying something to make a diagnosis.

Preventive: promoting good dental health and a measure used to prevent decay or major dental problems.

Restorative: a procedure used to restore or renew the strength or health of a tooth or the mouth.

Periodontal: a procedure used for teeth's supporting and surrounding tissues.

Complex services: more than basic treatment; major restorative procedures such as bridges or crowns.

Oral surgeries: surgical dental procedures or repair work on the mouth, teeth or jaw.

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