



Dentistry Isn't Expensive. Neglect Is.

Dental care may not seem like a big deal. But if you've ever had a cavity, you know how much it can impact your ability to get things done. Now multiply that by your entire company and think about how the hours can rack up.

Dental issues pose a bigger problem for your organization than you might think. Every year, 164 million hours of work are lost due to dental related issues. It's costly for your business. And, without the right benefits, it's costly for your employees.

At Excellus BlueCross BlueShield, we know that oral health can have a big impact on your employees and your organization. It's the reason why we provide integrated medical and dental benefits - so we can stop small problems from getting worse.

How Integrated Medical and Dental Benefits Can Help

The longer you leave dental problems unchecked, the worse they get. A cavity can be filled over a lunch break. Left untreated, it could require a root canal, a crown, and two to three hours of work. Not to mention a \$1,000+ dental bill. When your employees have the benefits they need to be more proactive about their dental care, it keeps costs down and helps them to focus on getting more things done.



But dental care is about a lot more than just preventing cavities. With integrated benefits, it can help save lives.

medical conditions can be detected early through examination of the mouth, throat, and neck.1

Million Hours

of work are lost every year due to dental disease.3

Diabetes, Heart Disease, Stroke

and other serious medical conditions can be caught early based on warning signs such as gum disease and infections.2

Integrating medical and dental benefits allows us to get a more complete picture of each employee. So when disease turns up in a routine dental checkup, we can help you and your employees get a head start on treatment.

¹ Little, James W., Falace, Donald A., Miller, Craig S., & Rhodus, Nelson L., "Dental Management of the Medically Compromised Patient (8th ed.)," 2012.

² CDC, "Oral Health: Preventing Cavities, Gum Disease, and Tooth Loss," 2009.

³ U.S. Department of Health and Human Services [DHHS]. "Oral Health in America."

How One Checkup Made a Difference

Meet Michael. He's a team player with a really contagious laugh. He's also dealing with both high cholesterol and high blood pressure.

Michael's medical history and current medications are part of his dental record. At a routine checkup, his dentist found heavy plaque buildup and signs of gum disease – which she knew could be the cause of something more serious.

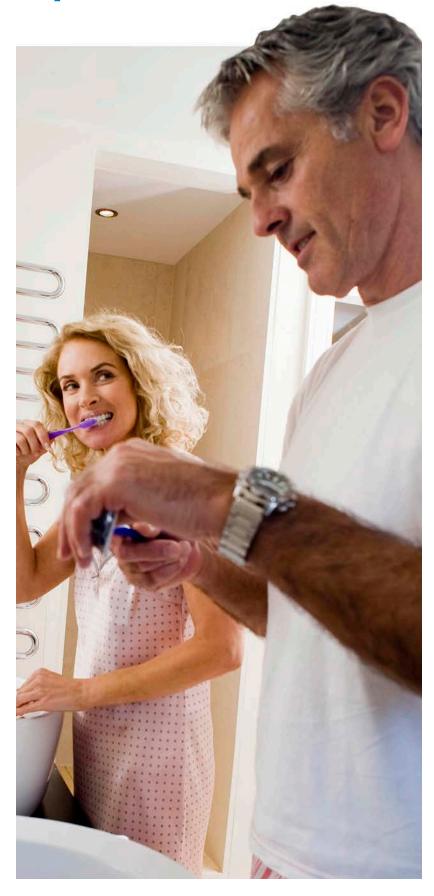
His dentist reminds him of the importance of brushing and flossing twice a day. She also recommends a follow-up appointment with Michael's primary care physician to test for other signs of heart disease.

As a result of the follow-up visit, Michael's doctor works with him to improve his diet and make healthier lifestyle choices that can mitigate additional health risks.

After six months of healthy eating and self-care, Michael's teeth are plaque-free and his gums are beginning to show signs of improvement. His numbers are getting back to a more normal range.

What it Means for Your Business

Dental care is essential to keeping your employees healthy, happy, and productive. With proactive, preventive care initiatives and outreach, we can reduce the risk of serious disease—keeping your employees safe and costs down.



4 Ways Excellus BCBS Does Dental Differently

Complete Preventive and Diagnostic Coverage

You've only got one set of teeth. And it's much easier to protect it than it is to fix it. Less painful and expensive too. That's why, unlike some providers, we offer full coverage for both preventive and diagnostic care. So you and your employees can avoid dental issues, catch small problems early, and get the most out of your smiles for years to come.

2 National Network with a Local Touch

Enjoy local claims processing and coverage anywhere in the country. We're based in Upstate New York. But with national network options through DenteMax and National Dental GRID, we take care of members wherever work takes them. Plus, our provider search tool – **ExcellusBCBS.com/findadentist**—makes it easy to get in touch with a dentist near you.

3 Continuous Improvement

We analyze data from dental utilization reviews to learn more about the relationship between oral care, overall health management, and costs. This data-driven approach allows us to continuously measure successes and opportunities to provide even better care for you and your employees.

4 An Experienced Partner

With more than 50 years of claims processing experience, we pay more claims than other plans – and adjudicate them faster. We also leverage the clinical expertise of dental consultants for more in-depth peer claims review.

Your employees need a comprehensive approach to wellbeing – one that brings people, programs, and tools together to protect their physical, emotional, and financial health.

We call it Synchronized Health™. And it's how Excellus BlueCross BlueShield (BCBS) supports each member holistically throughout their health journey. Employers and employees enjoy better outcomes, lower costs, and peace of mind in knowing they're never on that journey alone.

ExcellusForBusiness.com



