



CHOOSING THE RIGHT DENTAL PLAN FOR YOU AND YOUR FAMILY

Delta Dental of North Carolina White Paper



If you are like most consumers, you consider dental coverage a “very important” part of your overall health care plan. Medical insurance typically takes the top spot, but dental coverage is usually a close second on everyone’s need-to-have list. If you are in a situation that requires you to select dental coverage for you and your family, where do you start?



UNDERSTAND YOUR NEEDS

Different age groups face different oral health challenges. Your age and the make-up of your family may affect the type of dental care you’ll need.

Ages 20–39

People in this age group generally face fewer oral health challenges. They benefit most from prevention and find value in a plan that covers basic cleanings and checkups.

If you fall within this age group, you are more likely to have a family or may be considering starting one soon. If you have young children, you will appreciate tools that encourage kids to learn and practice good oral health habits. Orthodontic coverage for your children may also be a consideration. And since recent clinical studies suggest that pregnant women benefit from additional dental cleanings, you may be in the market for a plan that offers enhanced benefits that include such care.

Did You Know?

42%

of adults don’t visit the dentist every year.¹

40%

of children under 3 have never been to the dentist.¹

Creating good dental habits can help catch issues before they become more serious and costly.

Ages 40–59

At this stage in life you are more likely to require restorative procedures, such as replacement fillings, root canals and crowns. Consider a plan that will help you manage your health and wellness by providing access to expert resources and offering choices to help confront oral health challenges. Also, think about choosing a plan that offers lower deductibles and higher annual maximums in order to receive the best possible care.

Ages 60+

As you near retirement, you are more likely to face chronic conditions. So, look closely at a plan that helps manage the expenses associated with more complicated issues, such as gum disease. You may also be susceptible to dry mouth associated with medications or chronic diseases.

Nearly 28% of adults over age 65 have no remaining teeth.² To keep teeth as long as possible, it's important to continue visiting the dentist on a regular basis for professional cleanings and preventive care.

EVALUATE A PLAN EFFECTIVELY



By understanding how oral health needs and coverage expectations vary by age, you can make better decisions about dental benefits for your family. You should also consider the following points when looking at potential dental plans.

Network

Dentists who participate in networks agree to accept fees substantially lower than retail. Also, the larger the network, the more likely your dentist participates. Delta Dental, with 152,000+ dentists in its combined PPO and Premier networks, is the nation's largest.⁴

Oral Health Concerns for Older Adults

96%

of adults aged 65 years or older have had a cavity.³

2 in 3

adults aged 65 years or older have gum disease.³

62

years is the median age for oral cancer diagnosis.³

Keeping up with routine cleanings and exams can help avoid these issues and catch signs of disease early.

Cost Management

Premiums are only one measure of a dental plan's cost. A strong plan will also help customers manage their oral health by encouraging preventive care. This reduces long-term dental costs and could also have a significant long-term impact on overall health and health care costs. A strong network also helps manage costs since network dentists agree not to "balance bill" members more than the negotiated fees.

Enhanced Benefits

The U.S. Surgeon General's office has noted connections between periodontal disease and health care costs for certain medical conditions, and studies examining the effects of oral health on systemic medical conditions continue to point out even more potential links.

For little or no increase in premium, many carriers can add enhanced benefits for individuals with medical conditions that may benefit from additional oral health care. This could include pregnant women and/or people with diabetes, cardiac conditions, suppressed immune systems, risk of oral cancer and other systemic diseases.

Service

Customers must have confidence that they'll be taken care of after signing on with a certain plan. Look for service statistics, such as how quickly phones are answered, claims are paid, and any problems are resolved, to give you confidence that you will receive the service you expect.

Delta Dental of North
Carolina Provides
Service with a Smile

 **95%**

of members were
highly satisfied or
satisfied with their
service.⁵

 **99%**

of phone inquiries are
resolved on the first
phone call.⁵

Dental Expertise

Medical and dental coverage operate under very different models. While medical coverage focuses more on treatment, dental coverage concentrates primarily on prevention. Furthermore, building and maintaining an effective dentist network is much different than building a network of medical care providers. Look for coverage from a dental expert—one with a commitment to your oral health.

Since 1954, Delta Dental has worked to improve oral health in the U.S. by emphasizing preventive care and making dental care affordable for more people. Delta Dental is the largest provider of dental benefits in the country, covering more than 90 million people, in more than 168,000 businesses.⁴ Founded by dentists, we create dental coverage plans based on current research and designed to keep people their healthiest and most productive.

PROTECT YOUR FAMILY'S ORAL HEALTH



Regardless of the dental plan you choose, making the decision to secure dental coverage for your family is the right choice. People with dental coverage exhibit healthier behaviors and better oral health habits—including brushing with fluoride toothpaste twice a day, flossing daily and visiting the dentist regularly.⁶

For more information about oral health care and dental coverage options, visit our website at [DeltaDentalNC.com](https://www.DeltaDentalNC.com).

Adults with Dental Benefits are More Likely to...



Go to the dentist.⁷



Take their kids to the dentist.⁷



Receive restorative dental care.⁷



Have greater overall health.⁷

¹ <https://www.deltadental.com/grinmag/us/en/DDAZ/2018/winter/wellness/5-surprising-dental-stats.html>

² National Institute of Dental and Craniofacial Research. <https://www.nidcr.nih.gov/research/data-statistics/tooth-loss/seniors>

³ CDC Oral Health for Older Americans. https://www.cdc.gov/oralhealth/basics/adult-oral-health/adult_older.htm

⁴ Delta Dental Plans Association Internal Data, July 2024.

⁵ Delta Dental of North Carolina Internal Data, August 2025.

⁶ NADP Report: The Haves and the Have-Nots: Consumers With and Without Dental Benefits, February 2009.

⁷ https://www.nadp.org/Dental_Benefits_Basics/Dental_BB_1.aspx