

Health and wellbeing benefits survey 2015

That's the world of Denplan for you.



Denplan

At the heart of dental care

Contents

- 2. Introduction
- 3. Meet the Senior Management Team
- 3. Methodology and Source data statement
- 4. About Benefits
- 20. About Brokers
- 25. About Dentistry

Introduction

The health and wellbeing benefits survey is our annual survey based on attitudes towards health and wellbeing benefits. It identifies and analyses the benefits UK employers offer to their staff, how they are delivered and employees' attitudes.

This year is the survey's 6th anniversary and we had responses from 501 participants across 12 different industry sectors*.



56%**

of employees would appreciate access to a dental plan

36%*

of companies are using brokers for employee benefit procurement/administration

91%*

of employers who offer a dental plan believe that it enhances employee wellbeing

*Source: Denplan Corporate Decision Makers Survey 2015. All respondents.

**Source: Denplan/YouGov Employee Survey, February 2015. All employed where employer doesn't offer a dental plan.

Meet the Executive Leadership Team



STEVE GATES
MANAGING
DIRECTOR

Steve joined Denplan in 1995 and in 2001 became Managing Director. He is responsible for the strategic direction and growth of all Denplan activities, along with the Denplan Board and other Executive Leadership Team members. Steve focuses specifically on new products and business development, while maintaining close links with the dental profession.

Henry is a former general dental practitioner who converted his own practice to a private practice in 1993. With his experience as a Denplan member dentist, he joined Denplan's Professional Services department on a part-time basis in 1998 and full-time in 1999, with responsibility for professional support and member services. Henry is now Denplan's Deputy Chief Dental Officer as well as being a member of the Executive Leadership Team.

The focus on health and wellbeing continues to be a priority for employers in all organisations, particularly with media coverage around general wellbeing and the UK's changing demographic.

So much so that this year's survey highlights that employee wellbeing is a factor when considering which benefits to offer. Unlike some other benefits, dental plans are a tangible benefit that can be used on a regular basis, providing security and maintaining health. This continues to make dental plans all the more attractive and valuable for brokers, companies and employees alike.

DR HENRY CLOVER
DEPUTY CHIEF
DENTAL OFFICER



Pam joined Denplan in 2000 as a corporate consultant having previously worked within the finance sector. In January 2003 Pam moved roles and was responsible for the relationship of corporate bodies and in January 2005 she moved back to the corporate team as Corporate Sales Manager where she took responsibility for the internal and external corporate sales team. In 2013 Pam was ideally placed to take on the role of the Head of Corporate, taking her place on Denplan's Executive Leadership team and highlighting the growth of Denplan's corporate offering.

Every year, we survey employers to gauge their attitudes towards brokers and the value of their services. The most important factors to use a broker are for providing an impartial comprehensive market review and negotiation deals – normally when this expertise isn't available in house. For 2015 we see that web search has become the most important research method for new or revised benefits with broker advice coming in a close second. For more details go to page 20.



PAM WHELAN
HEAD OF CORPORATE

Methodology and source data

Denplan Corporate Decision Makers Survey

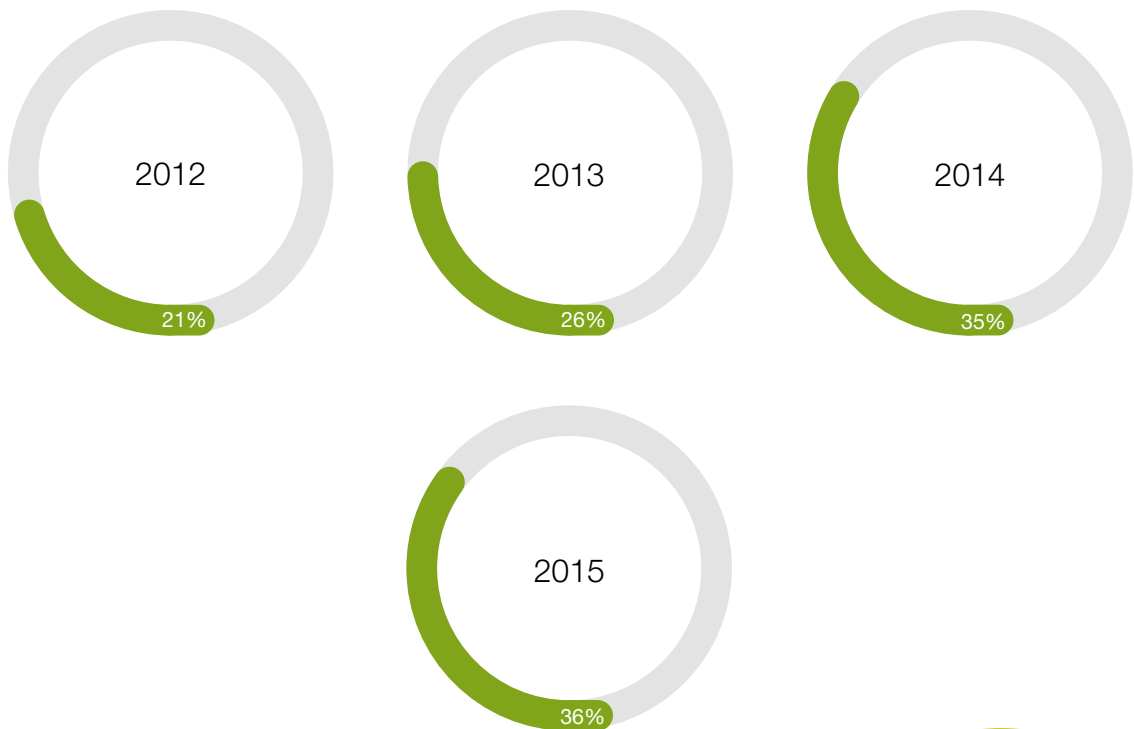
Online survey among people responsible or involved in approving the employee benefits package in a company through panel sample provider, ResearchNow. Fieldwork period 9th February - 25th February 2015. 501 completed responses (2015), 488 (2014), 503 (2013), 528 (2012). No weighting applied.

Denplan/YouGov Employee Survey

All figures, unless otherwise stated, are from YouGov Plc. Total sample size was 2,875 adults. Fieldwork was undertaken between 4th - 9th February 2015. The survey was carried out online. The figures have been weighted and are representative of all UK adults (aged 18+).

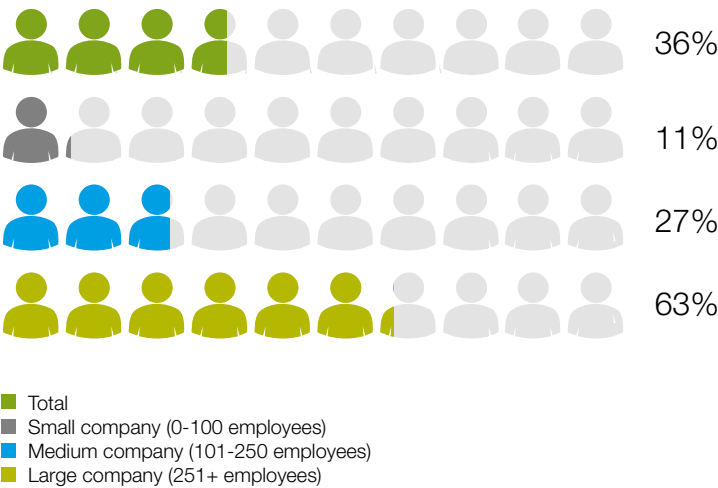
About Benefits

Companies offering a dental plan as an employee benefit



Source: Denplan Corporate Decision Makers Surveys 2012-2015. All respondents.

By company size

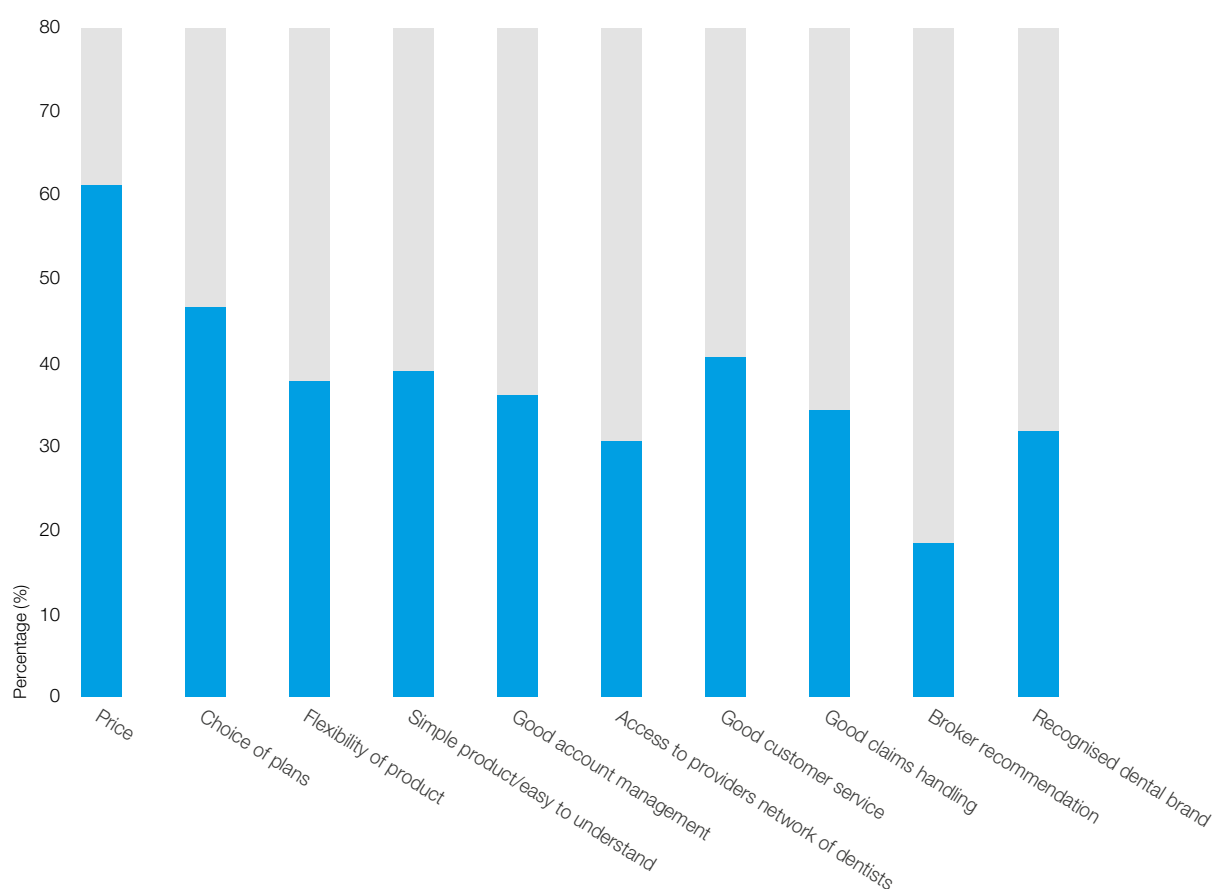


Large companies are leading the way in offering a dental plan for 2015 with a **12 percentage point** increase on last year.



Source: Denplan Corporate Decision Makers Survey 2015. All respondents (501).

Factors that influenced the choice of dental plan provider



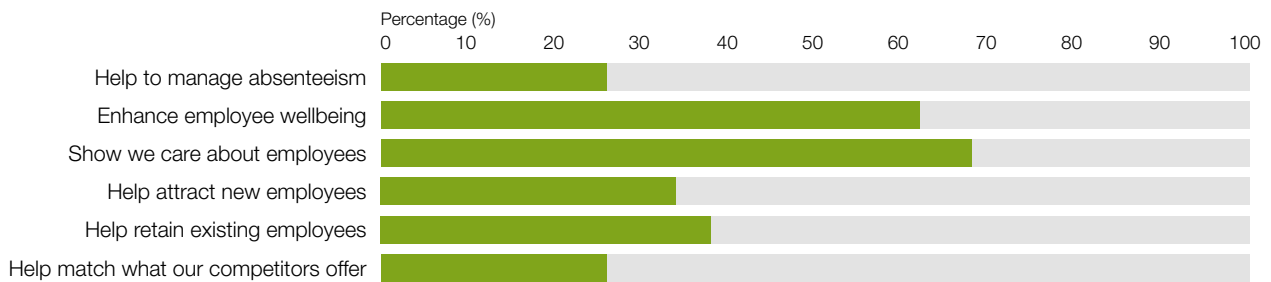
Employers continue to cite price and choice of plans as the top two factors when selecting a dental plan provider, although interestingly price has dropped in importance as an individual factor from 2014. Good account management and good customer service have increased in importance two years running, suggesting that the market is increasingly looking for providers who are easy to work with as well as offering competitively priced products.



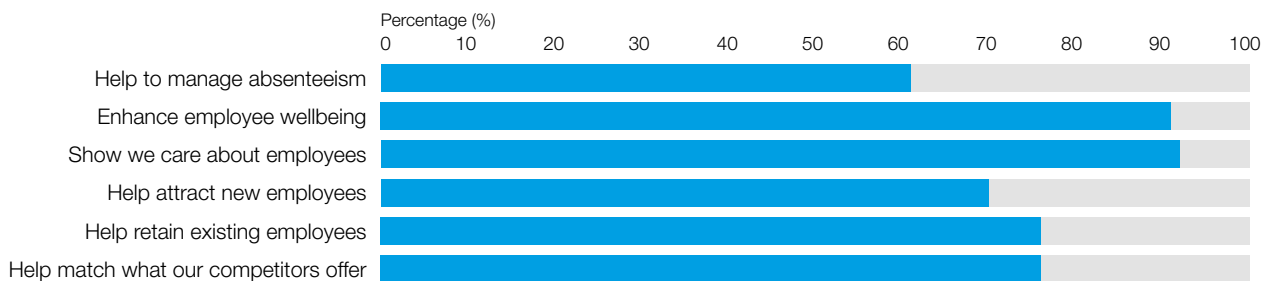
Source: Denplan Corporate Decision Makers Survey 2015.
All respondents offering a dental plan to employees (181).

Dental plans as an employee benefit

Companies **not offering** a dental plan to staff



Companies **offering** a dental plan to staff



There is a definite correlation between what employers who don't offer a plan think it can offer and those who offer a plan and what it does offer. 91% of companies offering a dental plan feel it enhances employee wellbeing, with 62% of companies not offering a dental plan in agreement.





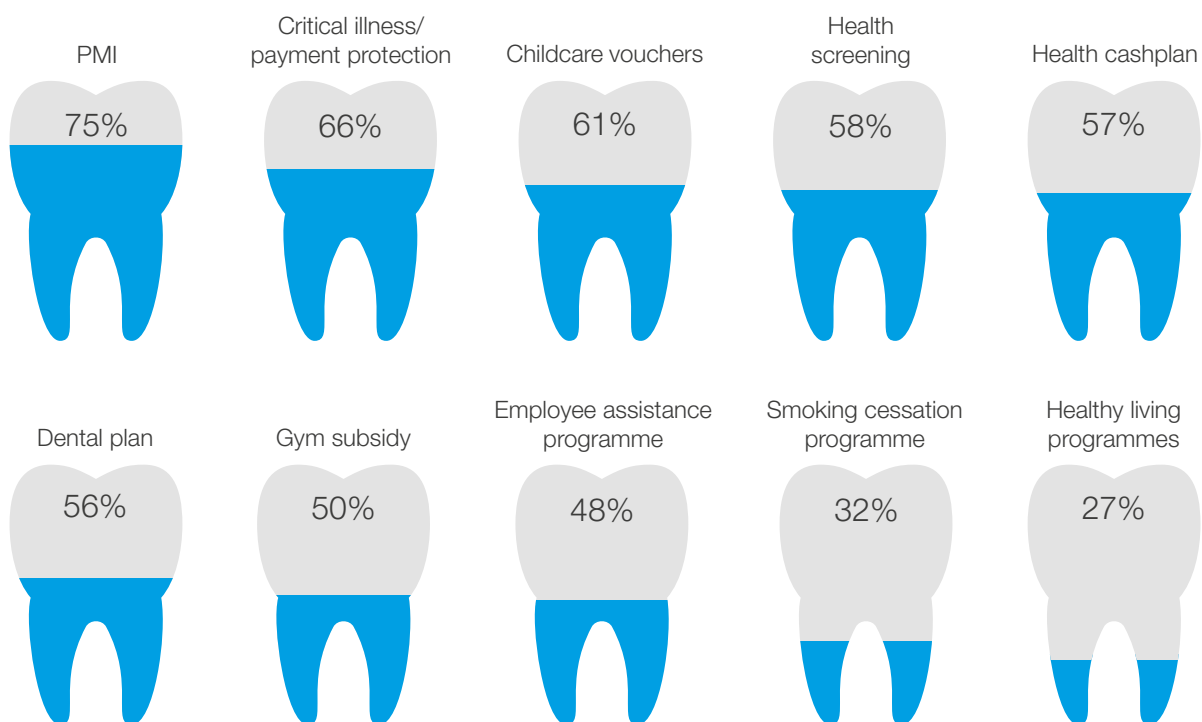
76%

of employers who offer a dental plan believe that a dental plan helps to retain existing employees

61%

of employers who offer a dental plan believe a dental plan helps to manage staff absenteeism

Of the benefits your company offers, which are most valued by employees?

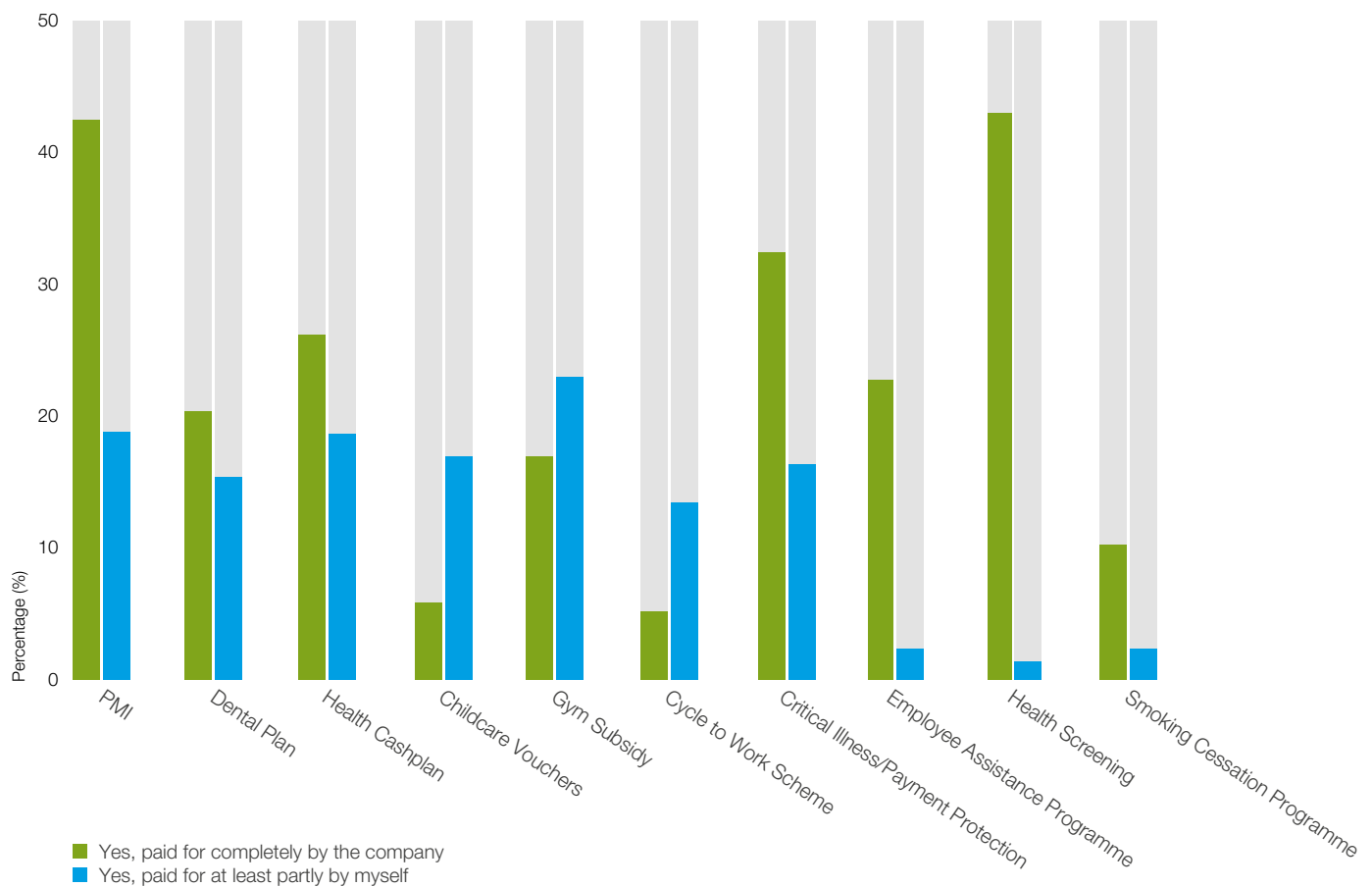


Companies continue to see PMI as the most valued benefit an employer can offer to employees. However, when offered, the value of a dental plan is recognised; as it is rated more valuable than childcare vouchers, health screening and cashplans.

Source: Denplan Corporate Decision Makers Survey 2015. All respondents offering the respective benefits.

For further information visit: www.denplan.co.uk

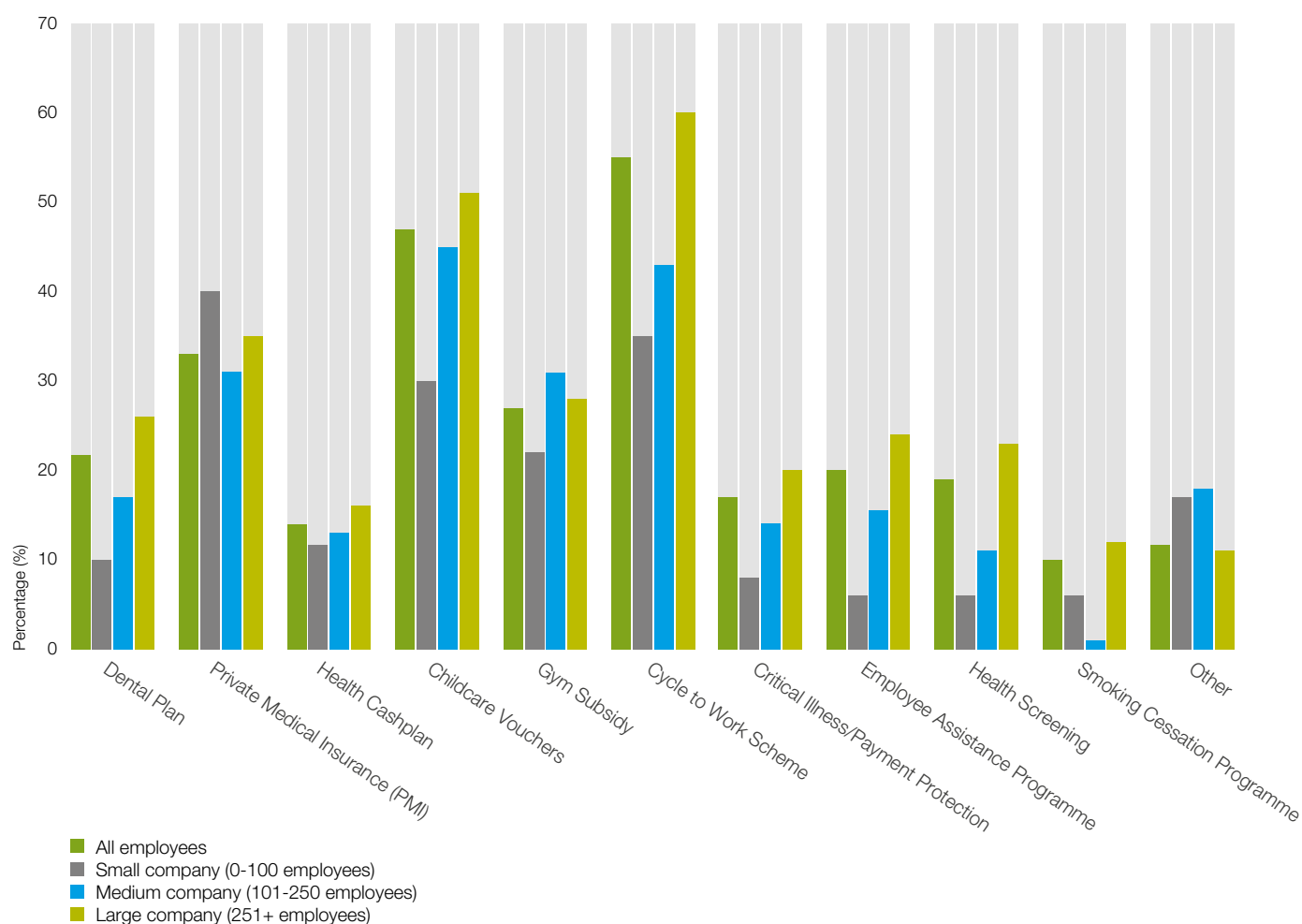
Employees take-up of health and wellbeing benefits



Following on from the employers' view, employees say PMI is the most used benefit, closely followed by health screening and critical illness/income protection. Dental plans remain at a constant level of take-up year on year at **35%**.

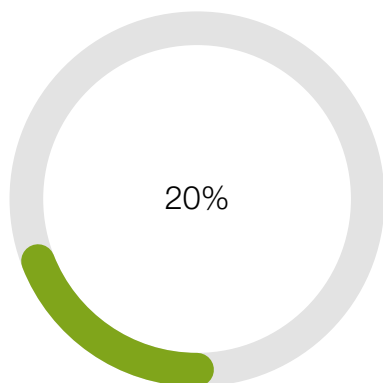


Benefits offered by employer

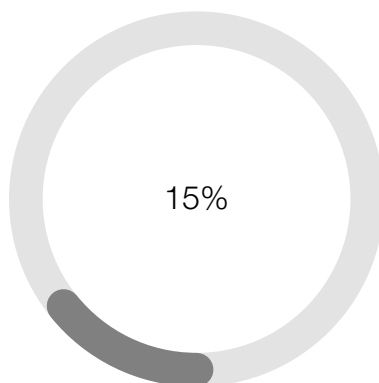


As you would expect large companies offer a wider range of employee benefits, the most common ones being childcare vouchers and cycle to work schemes. Dental plans feature fifth at **22%**.

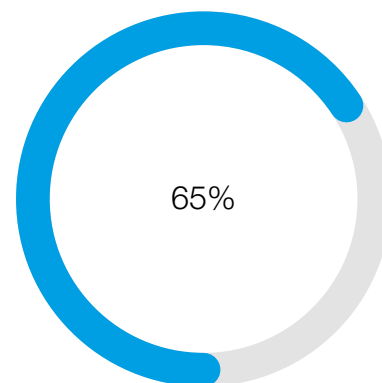
Employee take-up of a dental plan



Yes, paid for completely by the company



Yes, paid for at least partly by myself



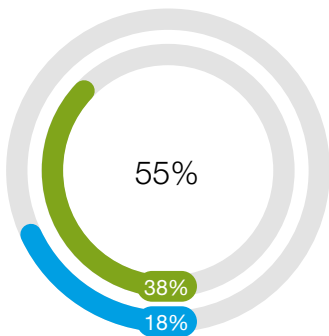
No, I haven't taken up this benefit

Where employees are offered a dental plan, **35%** of employees are taking advantage of it – this includes plans fully funded by an employer and where the employee is paying towards the cost.

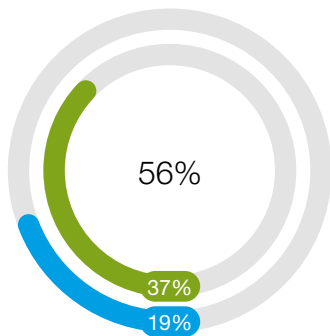


Source: Denplan/YouGov Employee Survey, January 2015. All employed with access to dental plans.

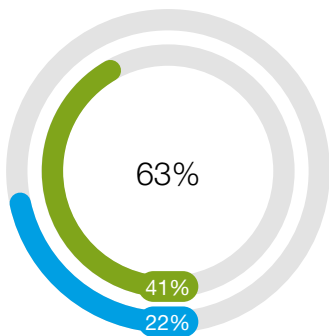
Opinions of employees who aren't currently offered a dental plan



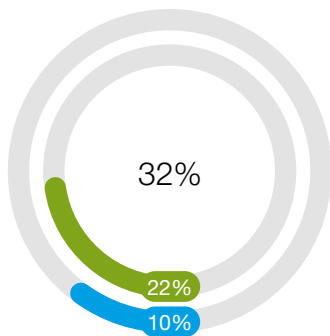
I think a dental plan is a tangible, usable employee benefit



I would appreciate access to a dental plan as part of my benefits package



I would consider a dental plan if my employer offered it



I would consider a dental plan an integral part of my company's benefits package

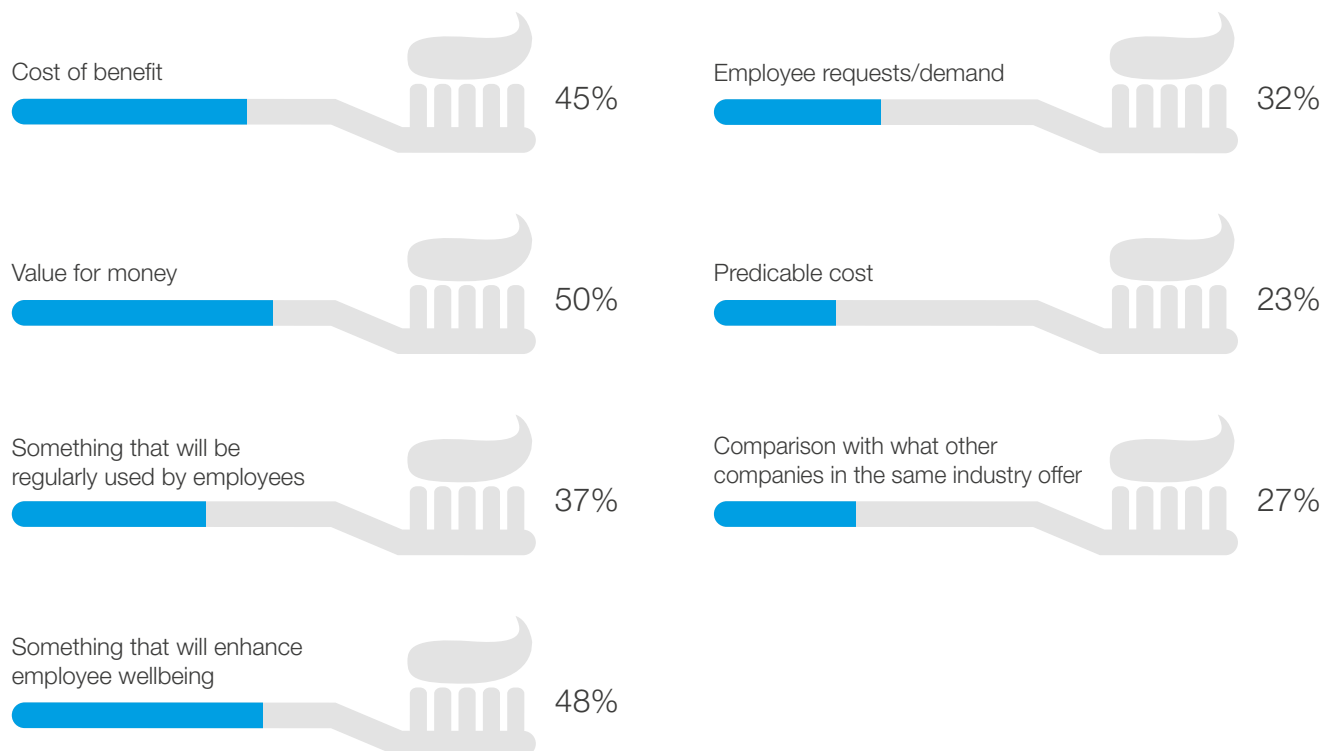
Strongly agree
Somewhat agree

There is great potential for dental plans. Over half of employees not offered a dental plan consider it would be a useful and usable benefit that they would consider using.



Source: Denplan/YouGov Employee Survey, February 2015.
All employed where employer doesn't offer a dental plan.

On what basis are benefits generally chosen?

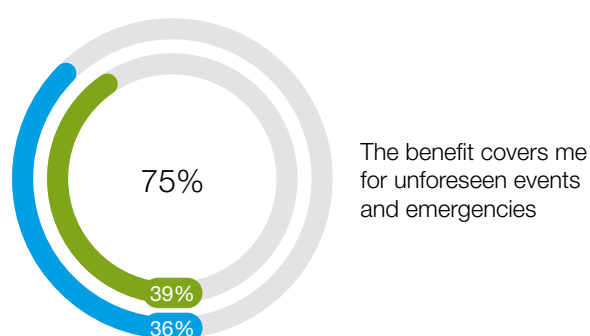
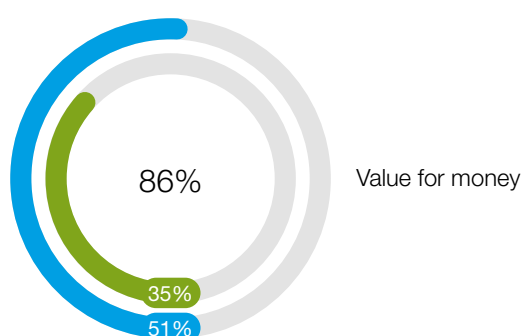
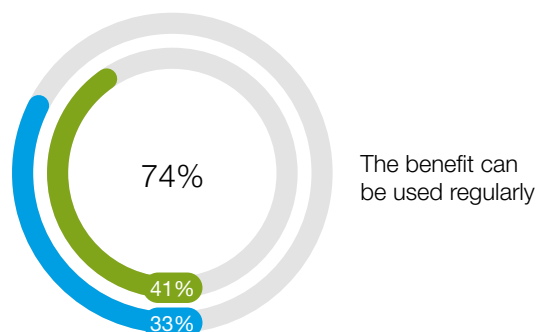
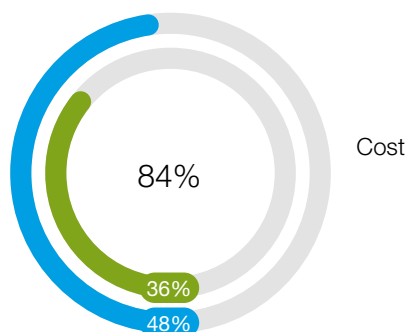


The top three reasons for choosing employee benefits remain as value for money, something that enhances employee wellbeing and cost of benefit. These are the key drivers year on year, although which year on year shows little change, although the wellbeing factor moves to second from third in 2015.



Source: Denplan Corporate Decision Makers Survey 2015. All respondents.

Importance of deciding factors when selecting employee benefits if the employee has to part or fully fund them



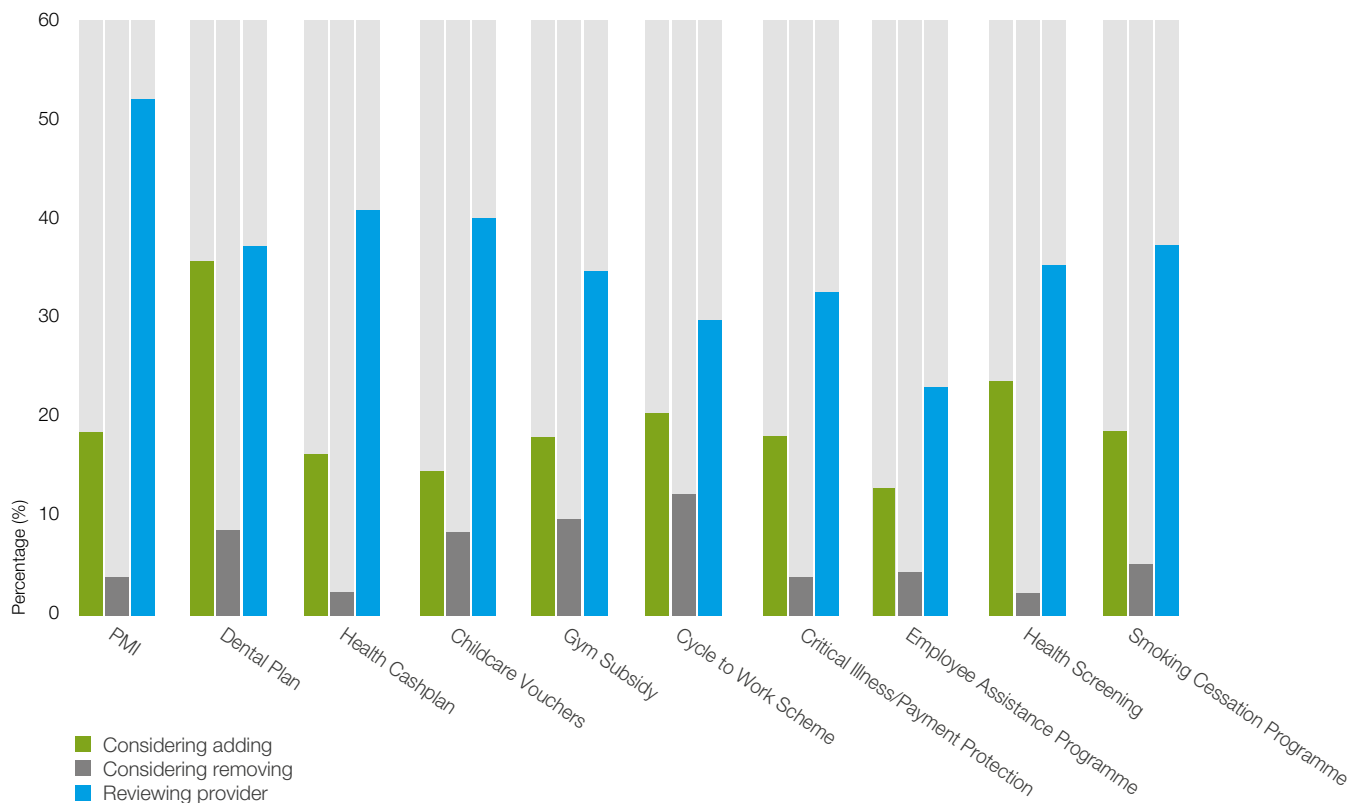
■ Very important
■ Quite important



Cost and value for money are the key factors in employees decision making. However, having a usable benefit that provides emergency care are also seen to be important.

Source: Denplan/YouGov Employee Survey, February 2015.
All employed with access to benefits at work.

Company review of benefits in 2015



Two thirds of companies will review their benefit portfolio in 2015. There is considerable scope for growth in dental plans as this is by far the most considered as an additional employee benefit.

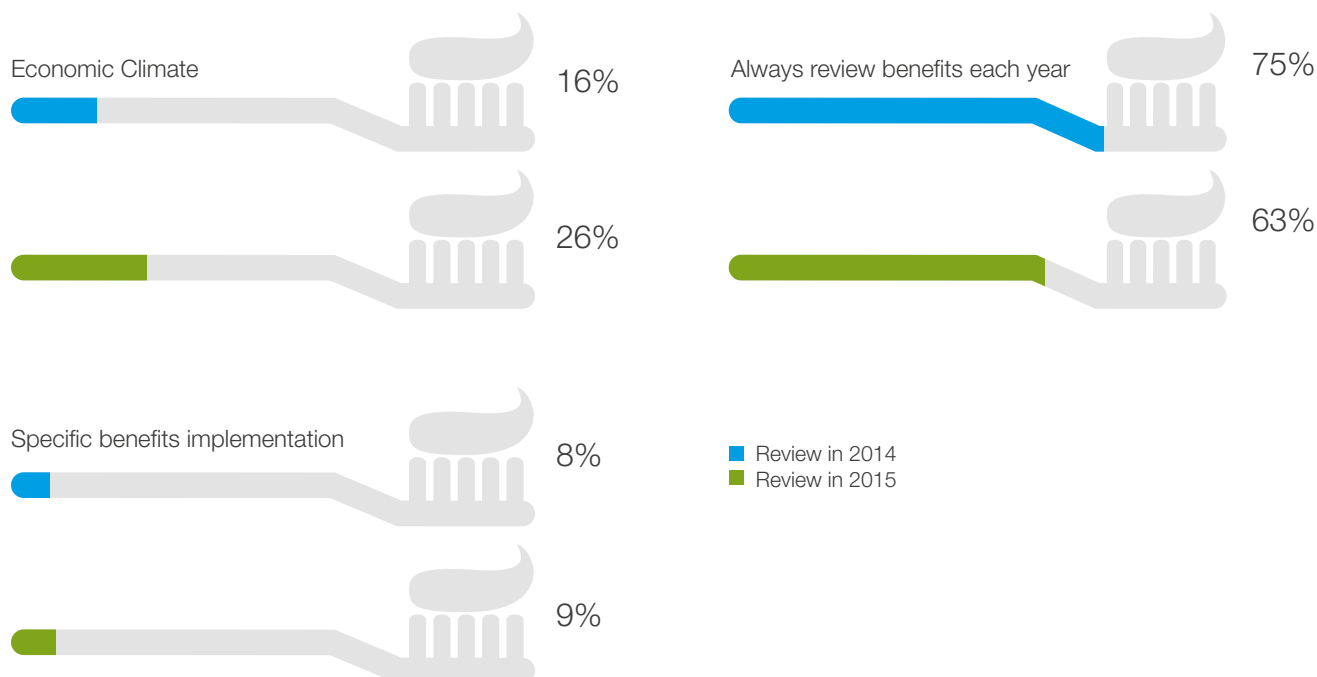
36%



of companies are considering adding a dental plan to their benefits offering



Drivers of portfolio reviews



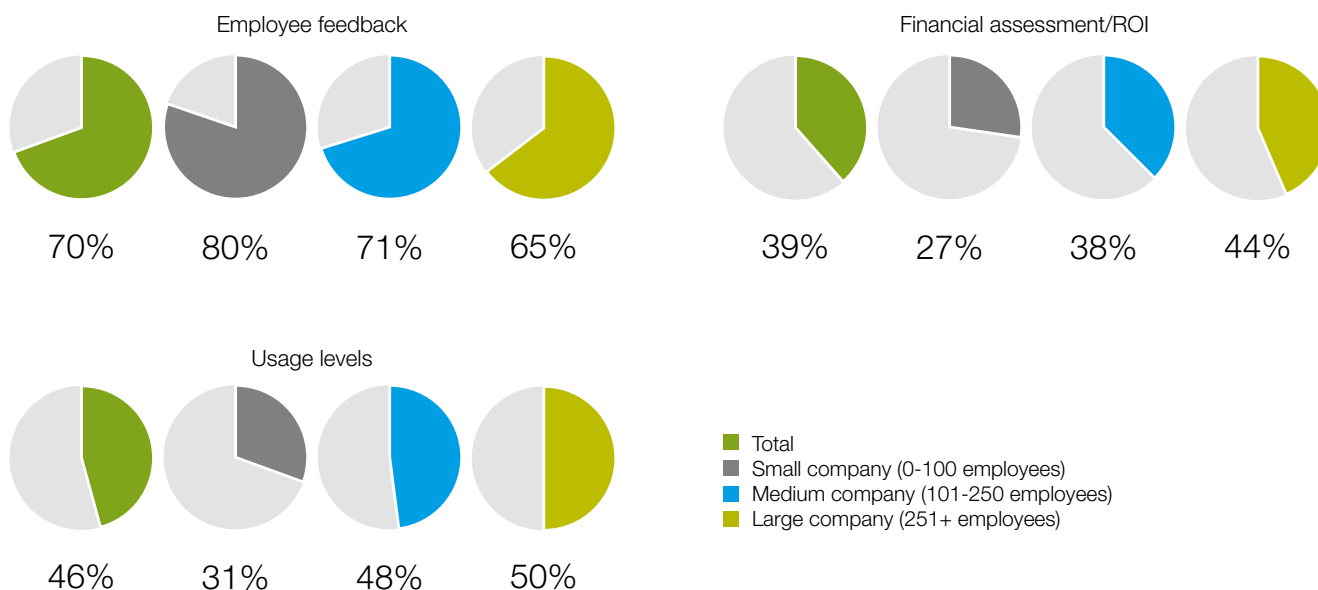
The main reason for a benefit portfolio review continues to be company annual review policies. However, one quarter of companies in 2015 are citing economic change - improving economic conditions are undoubtedly behind the consideration to add, rather than remove benefits.



Source: Denplan Corporate Decision Makers Survey 2015. All respondents reviewing their benefits.

For further information visit: www.denplan.co.uk

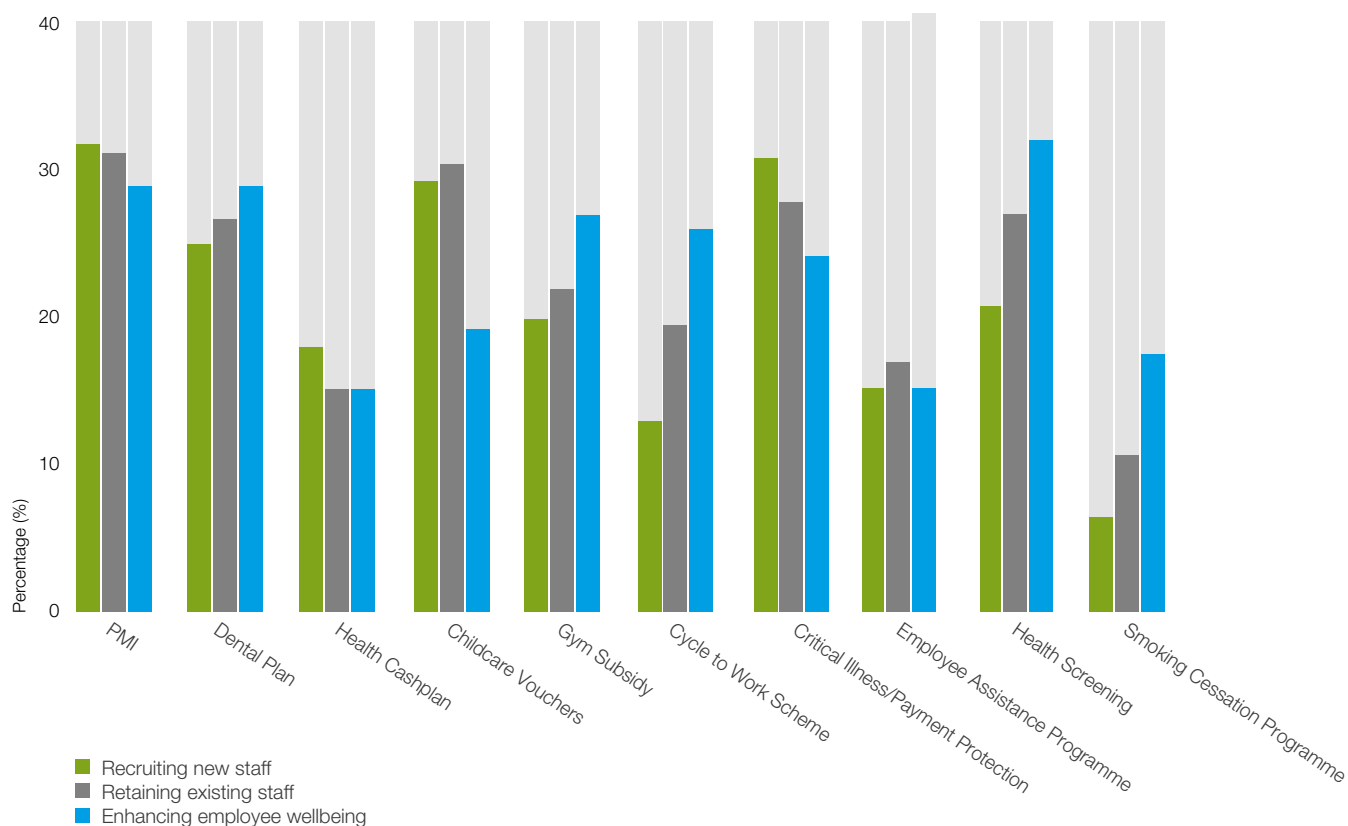
How do companies assess the value of the benefits package offered?



Employers look to their employees for the main source of feedback when assessing the value of benefits on offer. However, ROI and usage levels increase in importance as companies increase in size.



Which benefits do companies consider the most valuable for achieving specific goals?



26%

of companies believe offering a dental plan helps retain existing staff.

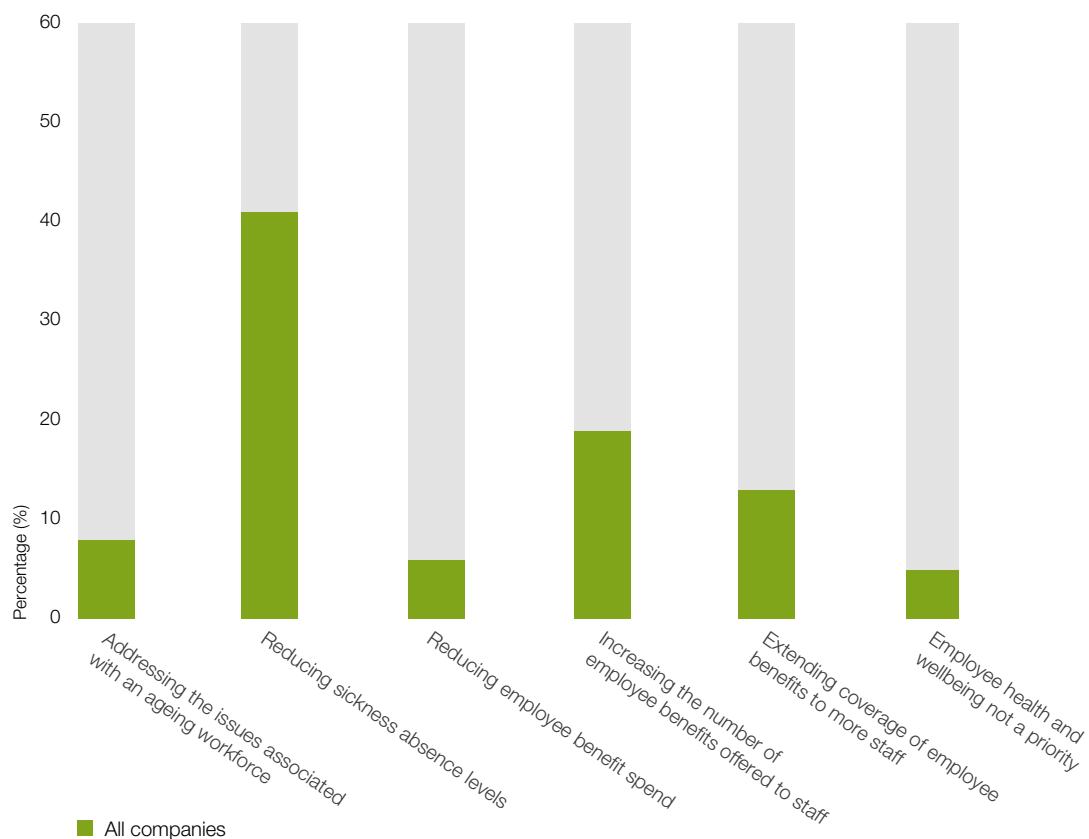


Insurances (PMI and critical illness) are key in recruiting and retaining staff. Tangible, usable benefits such as dental plans and health screening are key in enhancing employee wellbeing.

Source: Denplan Corporate Decision Makers Survey 2015. All respondents.

For further information visit: www.denplan.co.uk

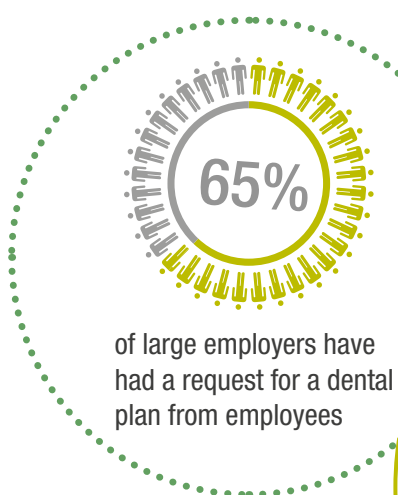
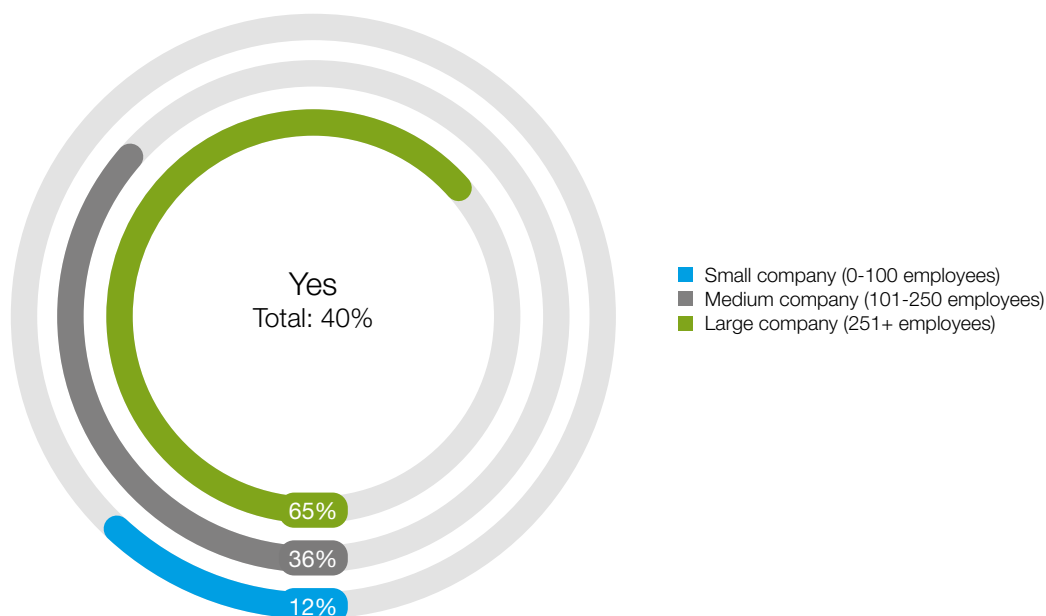
What are the top health and wellbeing priorities for employers?



Health and wellbeing continues to grow as a topic of interest for employers; they are understanding that looking after their employees is a win-win situation. The 2015 research shows reducing sickness absence levels as their highest priority. Reducing employee benefit spend is interestingly the lowest priority.



Have you had requests from employees for the provision of a dental employee benefit?

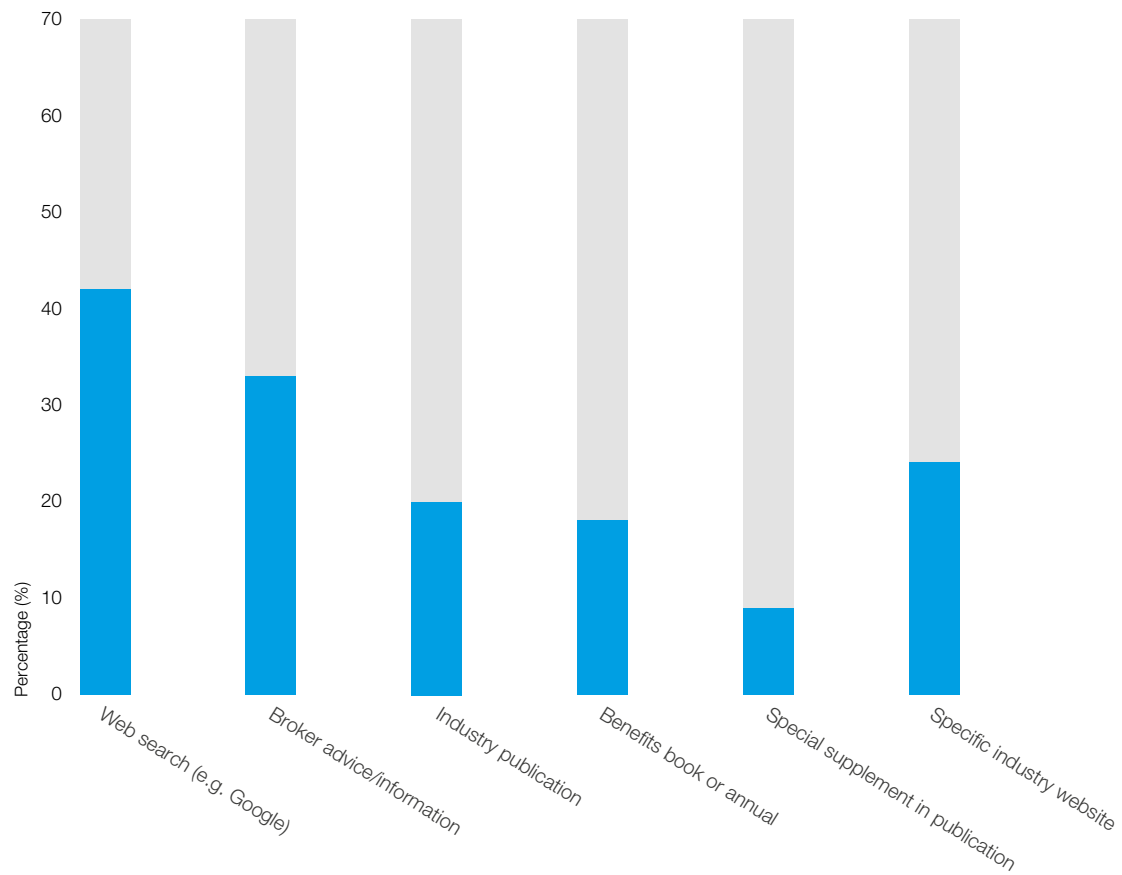


Two in five decision makers (40%) said that they have received requests from their employees to offer a dental care plan as a benefit. The majority being from large (65%) companies, an increase from last year, and medium (36%) companies. The overall total remains consistent year on year.



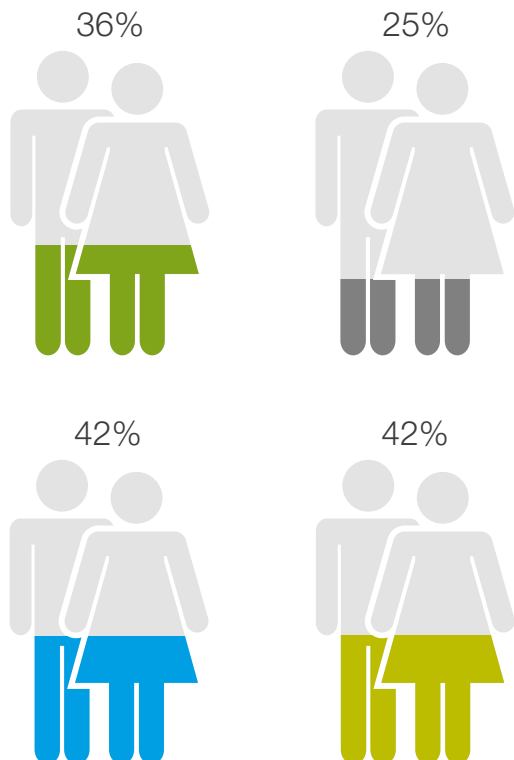
About Brokers

Methods for researching benefits



Companies most frequently use web searches to research benefits, although 3 in 10 take broker advice. Online searches are particularly important for small companies where costs are paramount.

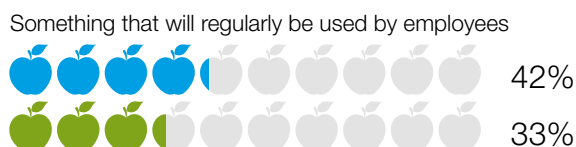
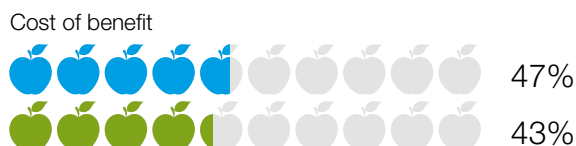
Use of brokers for employee benefit procurement and/or administration



Over a third of respondents use brokers for their employee benefit procurement/administration. Medium and large companies are far more likely than small companies to use a broker.

Source: Denplan Corporate Decision Makers Survey 2015. All respondents.

On what basis are benefits generally chosen?

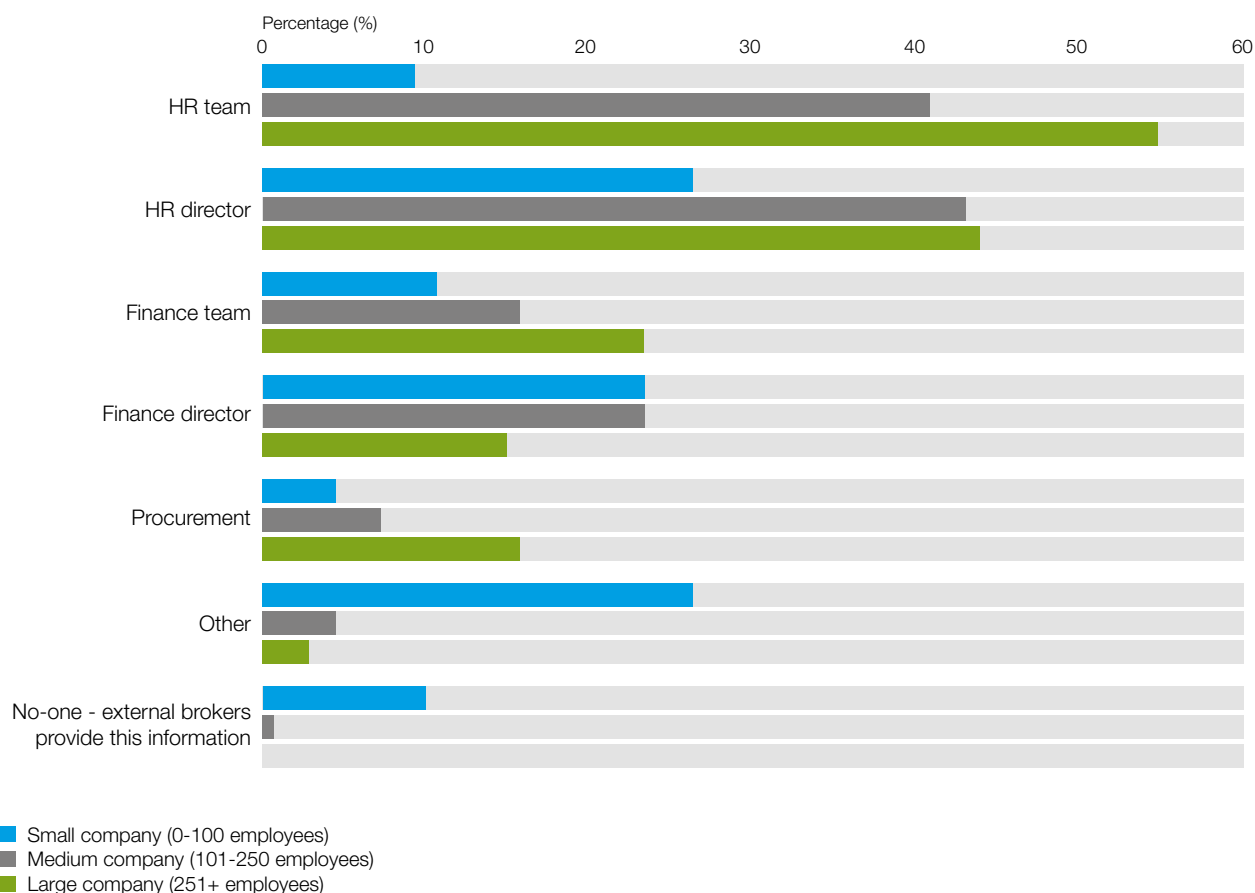


Companies are more likely to say they chose benefits that are industry standard when advised by a broker, as they are clearly in a position to advise on the marketplace conditions.

■ Broker used
■ Broker not used

Source: Denplan Corporate Decision Makers Survey 2015. All respondents.

Responsibility for sourcing and presenting options for employee benefits

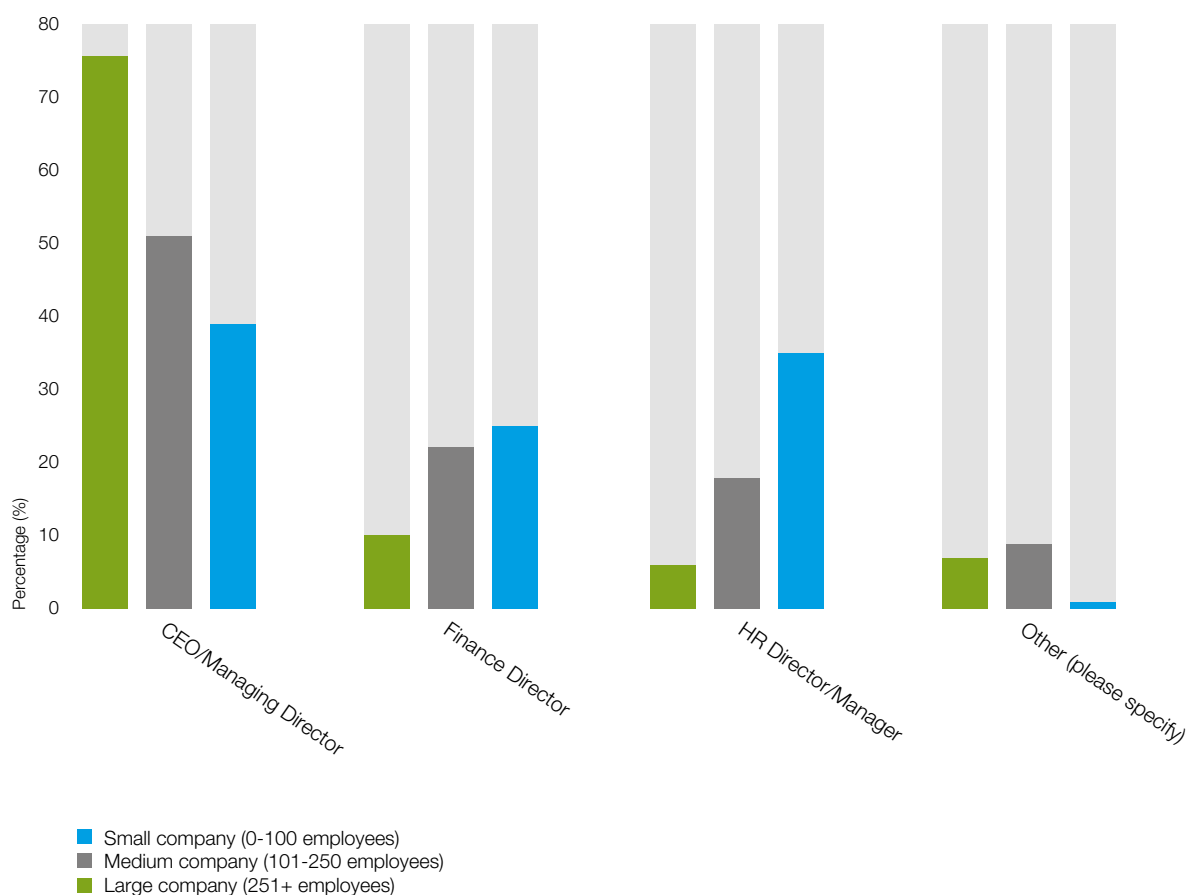


Across the companies surveyed, the HR and Finance departments have the responsibility for sourcing and presenting options for employee benefits, with procurement playing a part in large companies predominantly.



Source: Denplan Corporate Decision Makers Survey 2015. All respondents.

Responsibility for approving employee benefits package

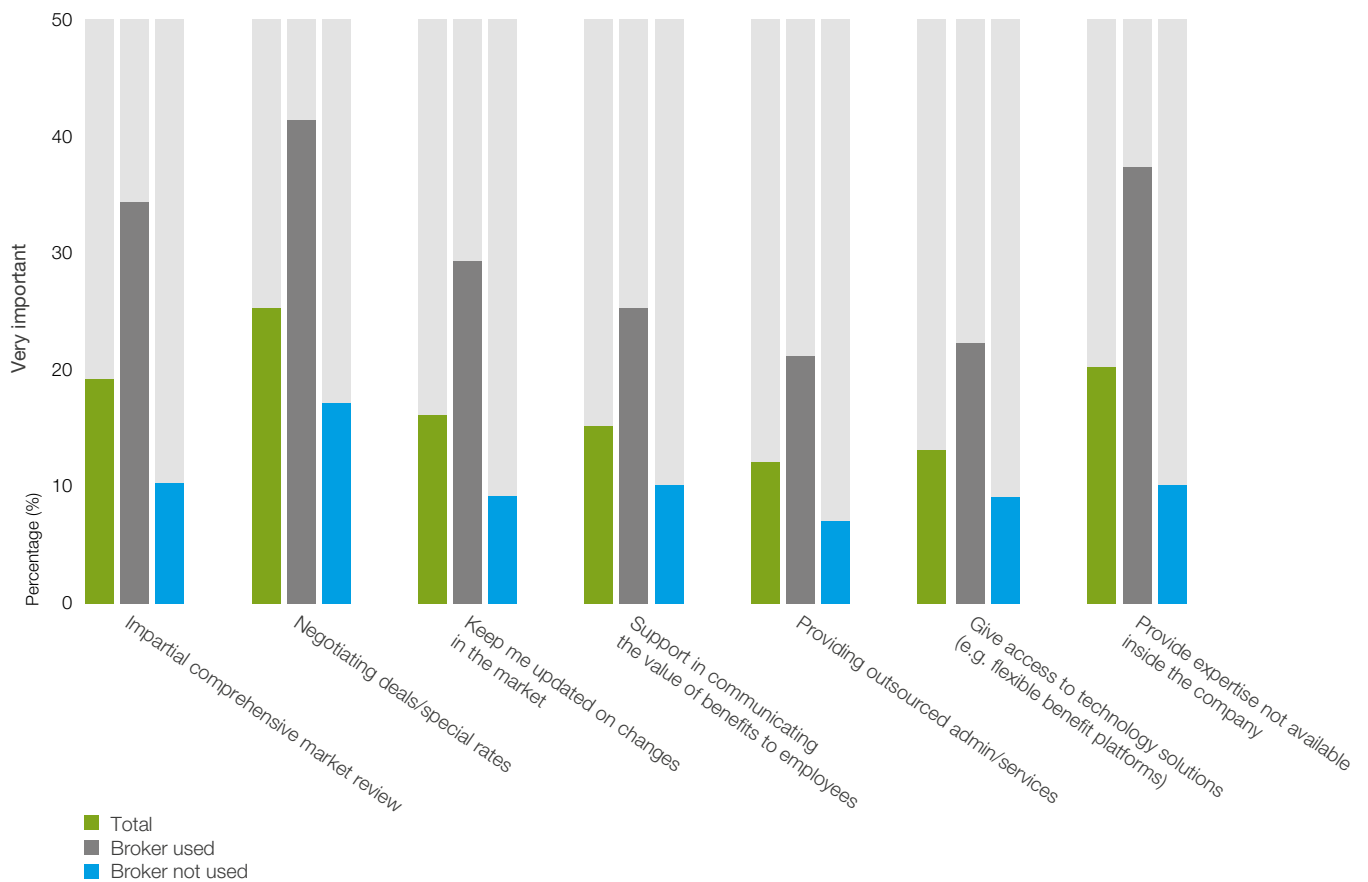


Following on from the last chart the overriding approval of employee benefits rests with the CEO/ Managing Director, across all company sizes.

Source: Denplan Corporate Decision Makers Survey 2015. All respondents.

For further information visit: www.denplan.co.uk

Importance of services provided by brokers



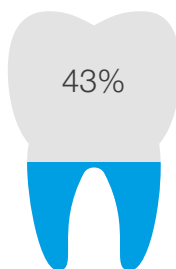
Negotiating deals and special rates and providing expertise not available inside the company are considered the most important services provided. However, those who do not use a broker also recognise the potential value of their services.



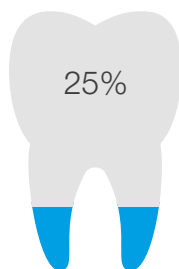
About Dentistry

How often do you visit the dentist for a check-up?

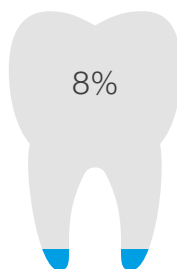
At least once every 6 months



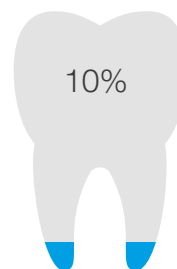
At least once every year



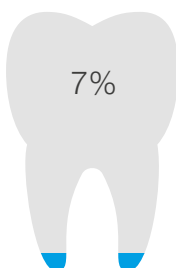
At least once every 2 years



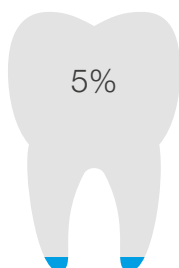
I only visit the dentist when in pain



I never go to the dentist



Less often than every 2 years

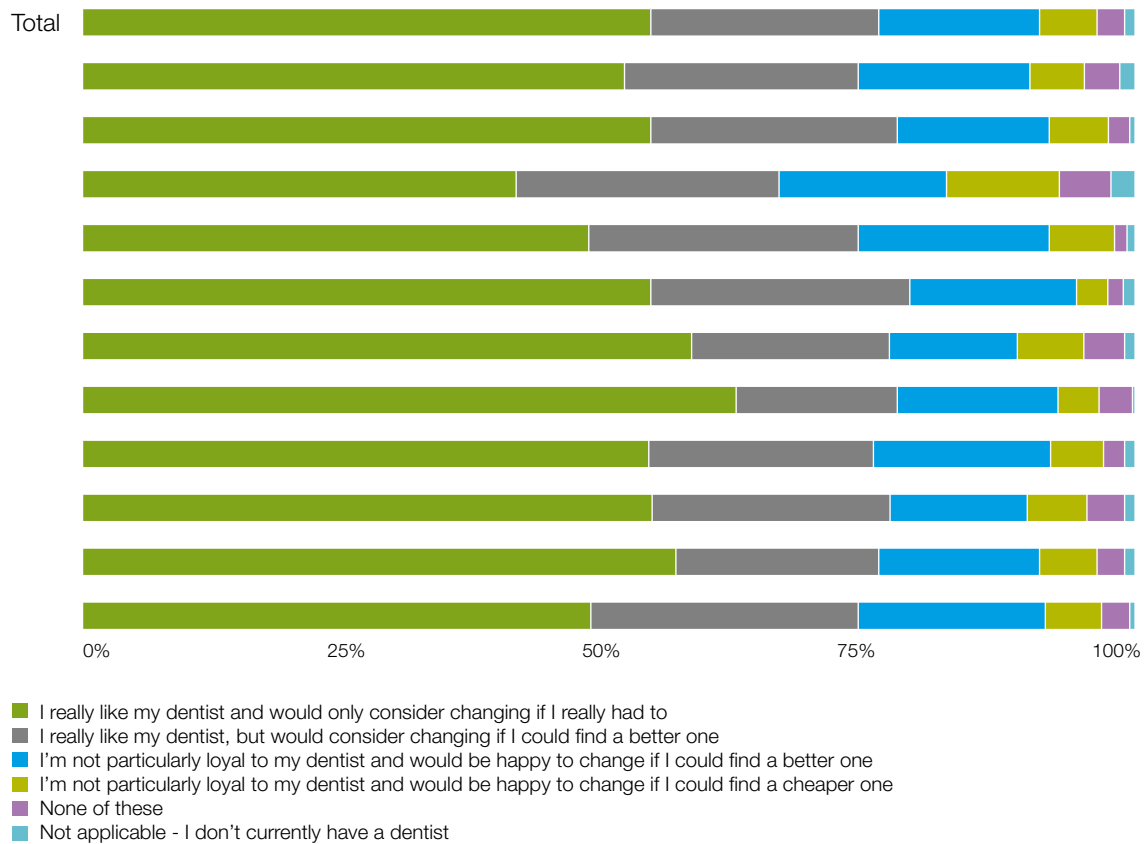


With routine checkups being advised to be at least once every two years this shows that over three quarters of adults in the UK are doing so. Almost half of the respondents are visiting the dentist once every six months.

Source: Denplan/YouGov Survey, February 2015. All respondents.

For further information visit: www.denplan.co.uk

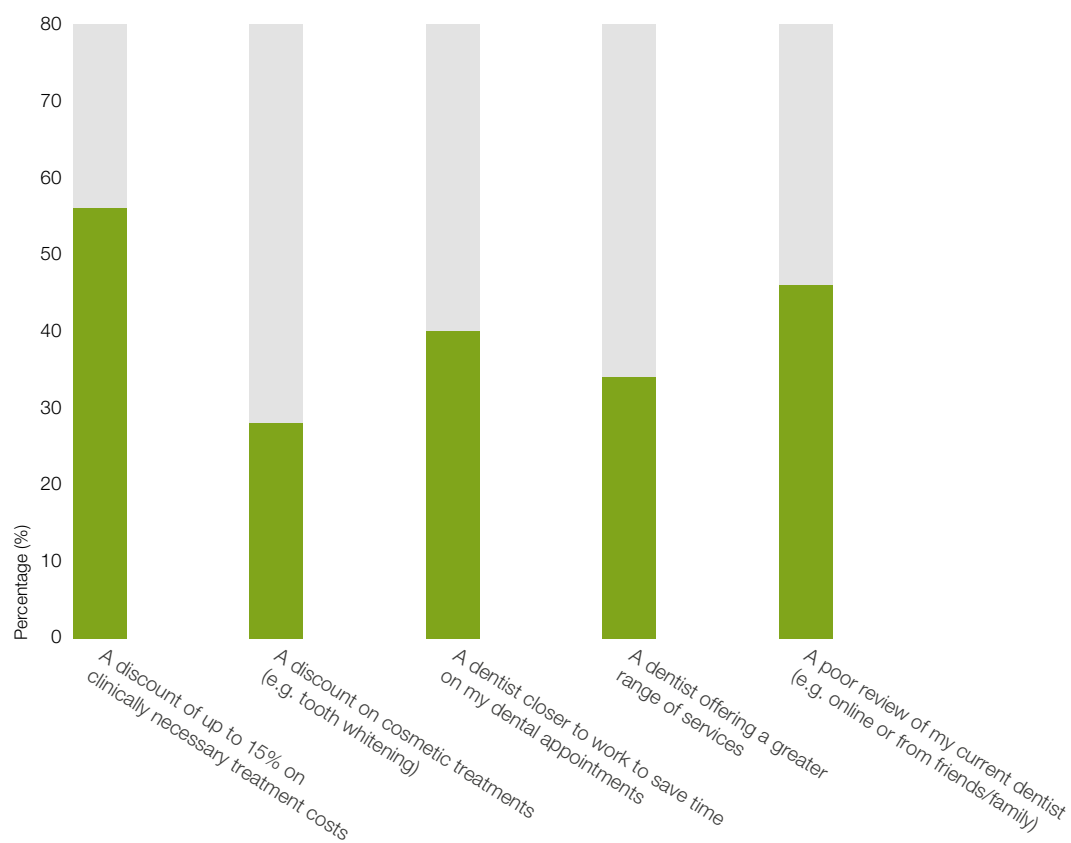
Which best describes your attitude to your current dentist?



Just over half (54%) of employees surveyed that regularly visit their dentist, really like their current dentist and would only consider changing if they really had to but a significant minority would consider changing their dentist.



What would encourage you to change dentists?



Employees are most likely to change dentists if a discount on treatment costs was available. Denplan's Discount Network (DDN) is made up of nearly 2,000 dentists who offers employees, and their family members on cover, a discount on the cost of their treatments that are covered by their dental plan.



Denplan Limited, Denplan Court, Victoria Road, Winchester, SO23 7RG, UK. Tel: +44 (0) 1962 828 000. Fax: +44 (0) 1962 840 846.

Part of Simplyhealth, Denplan Ltd is an Appointed Representative of Simplyhealth Access for arranging and administering dental insurance. Simplyhealth Access is incorporated in England and Wales, registered no. 183035 and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Denplan Ltd is regulated by the Jersey Financial Services Commission for General Insurance Mediation Business. Denplan Ltd only arranges insurance underwritten by Simplyhealth Access. Premiums received by Denplan Ltd are held by us as an agent of the insurer. Denplan Ltd is registered in England No. 1981238. The registered offices for these companies is Hambleden House, Waterloo Court, Andover, Hampshire SP10 1LQ.