Health and wellbeing benefits survey 2015
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*.

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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

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*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 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.

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.

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.

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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 advise coming in a close second. For more details go to page 20.

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Methodology and source data

Denplan Corporate Decision Makers Survey

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

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

By company size

- **Total**: 36%
- **Small company (0-100 employees)**: 11%
- **Medium company (101-250 employees)**: 27%
- **Large company (251+ employees)**: 63%

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

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).

For further information visit: www.denplan.co.uk
Dental plans as an employee benefit

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.

Source: Denplan Corporate Decision Makers Survey 2015, All respondents.
Of the benefits your company offers, which are most valued by employees?

- PMI: 75%
- Critical illness/payment protection: 66%
- Childcare vouchers: 61%
- Health screening: 58%
- Health cashplan: 57%
- Dental plan: 56%
- Gym subsidy: 50%
- Employee assistance programme: 48%
- Smoking cessation programme: 32%
- Healthy living programmes: 27%

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.
 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%.

Source: Denplan/YouGov Employee Survey, February 2015. All employed with the respective benefits at work.
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%.

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

For further information visit: www.denplan.co.uk
Employee take-up of a dental plan

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

- **55%** strongly agree: I think a dental plan is a tangible, usable employee benefit.
- **56%** strongly agree: I would appreciate access to a dental plan as part of my benefits package.
- **63%** strongly agree: I would consider a dental plan if my employer offered it.
- **32%** strongly agree: I would consider a dental plan an integral part of my company’s benefits package.

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

Cost: 84% (Very important: 48%, Quite important: 36%)

Value for money: 86% (Very important: 51%, Quite important: 35%)

The benefit can be used regularly: 74% (Very important: 33%, Quite important: 41%)

The benefit covers me for unforeseen events and emergencies: 75% (Very important: 36%, Quite important: 39%)

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.

All employed with access to benefits at work.

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

Source: Denplan Corporate Decision Makers Survey 2015, Those reviewing benefits for 2015.
Drivers of portfolio reviews

- **Economic Climate**
  - Review in 2014: 16%
  - Review in 2015: 26%
  - Always review benefits each year: 75%
  - Review in 2014: 63%

- **Specific benefits implementation**
  - Review in 2014: 8%
  - Review in 2015: 9%

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.
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.

Source: Denplan Corporate Decision Makers Survey 2015.
All respondents offering at least one of the health and wellbeing benefits asked about.
Which benefits do companies consider the most valuable for achieving specific goals?

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.

Source: Denplan Corporate Decision Makers Survey 2015. All respondents.
Have you had requests from employees for the provision of a dental employee benefit?

- Yes
  - Total: 40%
  - Small company (0-100 employees): 12%
  - Medium company (101-250 employees): 36%
  - Large company (251+ employees): 65%

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.

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

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

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

On what basis are benefits generally chosen?

| Cost of benefit          | Broker used | Total | Broker not used | Total
|--------------------------|-------------|-------|-----------------|-------
| Value for money          | 47%         | 43%   |                 |       |
| Predictable cost         | 46%         | 52%   |                 |       |
| Employee requests/demand | 36%         | 30%   |                 |       |
| Predicable cost          | 22%         | 23%   |                 |       |
| Comparison with what other companies in the same industry offer | 37% | 21% |       |

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.

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

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

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

- **At least once every 6 months**: 43%
- **At least once every year**: 25%
- **At least once every 2 years**: 8%
- **I only visit the dentist when in pain**: 10%
- **I never go to the dentist**: 7%
- **Less often than every 2 years**: 5%

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?

- I really like my dentist and would only consider changing if I really had to
- I really like my dentist, but would consider changing if I could find a better one
- I’m not particularly loyal to my dentist and would be happy to change if I could find a better one
- I’m not particularly loyal to my dentist and would be happy to change if I could find a cheaper one
- None of these
- Not applicable - I don’t currently have a 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.

Source: Denplan/YouGov Employee Survey, February 2015. All UK working adults who visit the dentist regularly.
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.

Source: Denplan/YouGov Employee Survey, January 2015. All UK working adults employed who visit the dentist regularly.
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