



**DOUBLE PARTICIPATION AND YOUR
COMMISSIONS BY USING THE VOLUNTARY
DENTAL SECRET WEAPON!**

**WHAT DOES 100% PREVENTIVE CARE &
PRETAX SAVINGS REALLY MEAN?**

**THE CASE FOR DENTAL INSURANCE
EXPLAINED IN 5 EASY STEPS**

Step 1- Find out what the average cleaning and exam costs for adults and children is in your local area. For example, we assumed \$100 for adults and \$75 for children for cleaning and exams with x-rays at \$45.

Step 2- Dentist's recommend two visits a year so double the average adult/child costs to get the Average Cost Per Year.

Step 3- For example purposes, use \$25 single, \$50 family of 2 and \$80 for a family of 3 or more premiums

Step 4- Multiply premiums by average 30% savings or .70 which is the 7.65% FICA, (0-10%) State Tax, (15-

28%) Federal Tax which gives you the Cost after Tax Savings that can then be multiplied by 12 to get the Annual Cost

Step 5- Subtract the Average Cost Per Year from Step 2 which will give you the Annual Net Employee Cost that is then divided by 52 weeks. The result is the Weekly Net Employee Cost for Coverage for Bridges, Crowns, Dentures, Extractions, Fillings, Implants, Root Canals, Periodontia and More

**WHAT DOES THIS MEAN FOR THE INSURED/
FOR THE AGENT?**

- 1. As long as you get your 2 cleanings, exams and x-rays and pay the premiums pre-tax, you absolutely can't lose by buying voluntary dental insurance. "It's a No-Brainer Decision." You get Preventive Care and Basic and Major coverage for the occasional big dental costs that always seems to come up at the wrong times.**
- 2. Using this Voluntary Dental Secret Weapon, I've consistently doubled enrollment participation and doubled commissions for our agents**
- 3. Call Direct Benefits to get your own Case for Dental Insurance file formatted in Excel that is customizable to your agency and clients**

800-620-5010

Sample Company

The Case for Dental Insurance® - Why is it a good value?

What does 100% PREVENTIVE CARE & PRETAX SAVINGS really mean?

Average Check up & Cleaning Cost (Adult)	\$100.00
Average Check up & Cleaning Cost (Child)	\$75.00
Average Bitewing X-rays Cost (1Set/Yr.)	\$45.00
Avg. Adult Cost per year (2 Cleanings/1 Set X-rays)	\$245.00
Avg. Child Cost per year (2 Cleanings/1 Set X-rays)	\$195.00

Dental Cost Summary

<u>Premium</u>	<u>Employee Only</u>	<u>Employee + One</u>	<u>Employee + 2</u>	<u>Employee + 3</u>	<u>Employee + 4</u>
Employee Monthly Cost	\$29.22	\$58.45	\$87.06	\$87.06	\$87.06
Tax Savings-FICA/State/Federal *	<u>X .70</u>	<u>X .70</u>	<u>X .70</u>	<u>X .70</u>	<u>X .70</u>
Cost After Tax Savings	\$20.45	\$40.92	\$60.94	\$60.94	\$60.94
Annual Cost	<u>X 12</u>	<u>X 12</u>	<u>X 12</u>	<u>X 12</u>	<u>X 12</u>
	\$245.45	\$490.98	\$731.30	\$731.30	\$731.30
<u>Final Cost</u>					
Annual Cost	<u>Employee Only</u>	<u>Employee + One</u>	<u>Employee + Two</u>	<u>Employee + 3</u>	<u>Employee + 4</u>
Cleaning/Exams/X-rays	\$245.45	\$490.98	\$731.30	\$731.30	\$731.30
Annual Net Employee Cost	<u>\$245.00</u>	<u>\$490.00</u>	<u>\$685.00</u>	<u>\$880.00</u>	<u>\$1,075.00</u>
	\$0.45	\$0.98	\$46.30	-\$148.70	-\$343.70
	<u>/ 52</u>	<u>/ 52</u>	<u>/ 52</u>	<u>/ 52</u>	<u>/ 52</u>
Weekly Net Employee Cost Includes	\$0.01	\$0.02	\$0.89	-\$2.86	-\$6.61
Coverage for Bridges, Crowns, Dentures, Extractions, Fillings, Root Canals, Periodontia, Child Ortho etc.		Family of 2	Family of 3	Family of 4	Family of 5

* Assumes 30% Savings from Reduced Taxation for FICA, STATE, & FEDERAL